INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA

JANUARY 1984

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INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA

JANUARY 1984

Report for the Continuing Committee of Officials
Reporting to Federal, Provincial and Territorial
Deputy Ministers of Social Services

ACKNOWLEDGEMENTS

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November 1984

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PREFACE

BACKGROUND

In September 1980, the Canadian Intergovernmental Conference Secretariat released a report entitled The Income Security System in Canada, which had been prepared by the Interprovincial Task Force on Social Security at the request of the Ministers of Social Services in each jurisdiction. The report contained qualitative and quantitative information on some fifty federal and provincial income security programs operating in Canada during the 1977-78 fiscal year, as well as some analysis of historical social policy developments and program interrelationships. Since its release, this report has been used extensively in both the public and private sectors as a policy research tool and has become an integral part of the social work curriculum in some Canadian universities.

In mid-1982, because of the on-going need for timely and comprehensive information on existing income security programs and new initiatives, the Deputy Minister of the Department of National Health and Welfare and his provincial counterparts agreed that the report should be updated as an inventory on an annual basis; this task was assigned to the Continuing Committee of Officials Reporting to Deputy Ministers of Social Services. The task of preparing the present report, Inventory of Income Security Programs in Canada, was given to a working group in the Department of National Health and Welfare under the direction of a provincial Editorial Sub-Committee of the Continuing Committee. The final report has been reviewed and approved for publication by all provincial Departments of Social Services or their counterparts and relevant federal departments.

Since this inventory is to be updated annually, notification of errors/omissions or comments concerning any aspect of this report would be appreciated. Please contact Systems Division of the Department of National Health and Welfare at the address listed in Appendix E.

CONTENT

The purpose of this inventory is to provide a factual description of the major components of the Canadian income security network as it existed as of January 1, 1984. This inventory is limited in scope to major federal and provincial income security programs providing financial benefits to individuals and their families. Such benefits may be universal in nature or payable only to those persons with low income, a specific need, specified employment history, etc.

A major addition to this report is information on provincial tax credit, tax grant, and shelter assistance programs. Programs providing assistance in the areas of social services, health care, institutional services and automobile insurance are excluded, as are programs designed specifically to aid native people, farmers, fishermen, and other special groups.

It should be noted that because of changes in programs and statistical reporting systems, the statistics in this inventory are not necessarily comparable to those in the 1977-78 report.

ORGANIZATION

In this inventory, program descriptions and related statistics are organized within chapters by target groups whenever possible. These target groups include senior citizens, children, persons in need, and war veterans. Where certain types of programs (such as tax grants), do not lend themselves to target group classification they have been described in separate chapters in their own right. In chapters where joint federal/provincial jurisdiction exists, federal programs are described first, followed by provincial programs. Please refer to Table P.1 for a complete list of programs covered in the inventory, organized by jurisdiction and type of program. An alphabetical cross-reference list of all programs has been included at the end of the report.

For each program, information is provided on general and financial eligibility criteria, benefits, selected administrative features (including financing), as well as program statistics on number of beneficiaries and benefit expenditures. Due to the difficulty of determining administrative costs and allocating them correctly, where possible these costs have not been included in the program statistics. Benefit expenditures represent net amounts where available and have been rounded to the nearest thousand dollars.

In the main report, benefit expenditures relate to the 1982-83 fiscal year and data on beneficiaries to the last month of the fiscal year, (March 1983) in most instances. For those programs which report statistics on a tax or calendar year basis, information is provided for 1982.

Three of the appendices to the report provide historical summary statistics for 1980-81, 1981-82 and the 1982-83 fiscal years. Appendix A presents statistics for all federal programs; Appendix B provides individual provincial summaries covering all applicable federal and provincial programs; and Appendix C outlines benefit levels for major federal programs. A fourth appendix ("D") provides an overview of the Canada Assistance Plan; Appendix E is a list of the members of the Continuing Committee of Officials Reporting to the Deputy Ministers of Social Services.

TERMINOLOGY

Every attempt has been made to use consistent terminology throughout the inventory. Special note should be taken of the following terms. The term "provinces" has been used to refer to both provinces and territories. The term "beneficiary" has been used in all descriptions to indicate the individual who is in receipt of benefits under a particular program. In the social assistance tables, the terms "cases" and "recipients" are used. The term "cases" refers to the number of family units (single or multiple-person) in receipt of benefits, whereas the term "recipients" refers to the total number of individuals who benefit from the payments.

NOTE: Persons requiring additional information on any program described in this inventory should contact the relevant federal or provincial department(s) responsible for its administration/operation.

Requests for additional copies of this inventory should be addressed to:

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Information Resources,
Information Dissemination and Management Services Division,
Policy, Planning and Information Branch,
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Table P.1

INVENTORY OF INCOME SECURITY PROGRAMS IN CANADA BY JURISDICTION AND TYPE OF PROGRAM

JANUARY 1984

Jurisdiction	Senior Citizens' Financial Benefits	Children's Financial Benefits	Provincial Social Assistance	Municipal Social Assistance	Provincial Taxation/ Shelter Assistance[1]	Provincial Workers' Compensation	Pension Plans	Unemployment Insurance	War Veterans' Financial Benefits
Canada	Old Age Security	Family Allowances	Canada Assistance Plan[2]	Canada Assistance Plan[2]			Canada Pension Plan	Unemployment Insurance	Veterans' and Civilians' Disability Pensions
	Guaranteed Income Supplement	Child Tax Credit							War Veterans' and Civilian War Allowances
	Spouse's Allowance								
Newfoundland	School Tax Exemption	Special Child Welfare Allowance	Social Assistance		School Tax Exemption	Workers' Compensation			
Prince Edward Island	Tax Deferral for Senior Citizens		Financial Assistance		Residential Property Tax Credit	Workers' Compensation			
Nova Scotia	Special Social Assistance		Family Benefits	Municipal General Assistance		Workers' Compensation			
	Property Tax Rebate for Senior Citizens								
	Rental Assistance Program								
New Brunswick	Rental Assistance to the Elderly/ Disabled		Social Assistance (Incl. Disability Allowance)		Property Tax Assessment Exemption	Workers' Compensation			
					Rental Assistance to the Elderly/ Disabled				
					Residential Property Tax Credit				
Québec	LOGIRENTE (Senior Citizens' Rental Assistance Program)	Québec Family Allowances	Social Aid		Real Estate Tax Refund	Workmen's Compensation	Québec Pension Plan	Maternity Allowance	
		Supplement for Handicapped Children	Work Income Supplement		Availability Allowance				
Ontario	GAINS-A (Guaranteed Annual Income System)	Handicapped Children's Benefits	Family Benefits (Regular Assistance)	General Assistance	Ontario Tax Credits	Workers' Compensation			
	Property Tax Grant			Special Assistance					
	Sales Tax Grant		GAINS-D (Guaranteed Annual Income System for the Disabled)	Supplementary Aid					
	Temporary Home Heating Grant[3]								
			Work Incentive Program						
Manitoba	Manitoba Supplement for Pensioners	Child-Related Income Support Program	Social Allowances	Municipal Assistance	Property Tax Credit	Workers' Compensation			
	Shelter Allowances for Elderly Renters				Resident Homeowners' Tax Assistance				
					Cost-of-Living Tax Credit				

(cont'd)

Jurisdiction	Senior Citizens' Financial Benefits	Children's Financial Benefits	Provincial Social Assistance	Municipal Social Assistance	Provincial Taxation/ Shelter Assistance [1]	Provincial Workers' Compensation	Pension Plans	Unemployment Insurance	War Veterans' Financial Benefits
Manitoba (continued)	Pensioner Home-owners' School Tax Assistance				Shelter Allowances for Family Renters				
	Pensioner Tenants' School Tax Assistance								
	Property Tax Credit								
Saskatchewan	Saskatchewan Income Plan	Family Income Plan	Saskatchewan Assistance Plan		Renters' Property Tax Rebate	Workers' Compensation			
	Senior Citizens' School Tax Rebate				Saskatchewan Tax Reductions				
	Saskatchewan Tax Reductions				Property Improvement Grant Program				
Alberta	Alberta Assured Income Plan		Social Allowance (Incl. Guardian Social Allowance)		Alberta Renter Assistance Credit	Workers' Compensation			
	Alberta Widows' Pension		Assured Income for the Severely Handicapped		Remote Area Heating Allowance				
	Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant				Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant				
	Property Tax Reduction Benefits (incl Homeowner Refund)				Property Tax Reduction Benefits (incl Homeowner Refund)				
	Senior Citizens' Home Heating Protection Program								
British Columbia	GAIN for Seniors Supplement (Guaranteed Available Income for Need)		Basic Income Assistance		Land Tax Deferment Program	Workers' Compensation			
	Shelter Aid for Elderly Renters		GAIN for the Handicapped		Home Owner Grant				
	Land Tax Deferment Program								
	Home Owner Grant								
Yukon	Income Supplement Program for Seniors		Social Assistance		Homeowners' Grant	Workers' Compensation			
	Pioneer Utility Grant								
	Homeowners' Grant								
Northwest Territories	Senior Citizens' Benefits		Social Assistance		Homeowner's Tax Rebate Program	Workers' Compensation			
	Senior Citizens' Land Tax Relief								

1. Provincial taxation and shelter assistance programs with special provisions for senior citizens are included under "Senior Citizens' Financial Benefits."
2. Cost-sharing of provincial and municipal social assistance programs is provided under the Canada Assistance Plan.
3. This program ends with the payments made in the spring of 1986 in respect of the 1985 tax year.

CHAPTER 1

THE INCOME SECURITY SYSTEM IN CANADA

Canada's income security system consists of a variety of federal, provincial and municipal programs which are designed to provide financial benefits to Canadians. This report is an inventory of over 100 major income security programs as they existed in Canada as of January 1, 1984. This chapter provides an overview of the Canadian income security system, the problems which arise in trying to classify the programs within the system, recent program trends, and some discussion of benefit expenditures. The remaining eight chapters discuss specific federal and provincial programs in more detail.

SCOPE AND DEFINITION

For the purpose of this inventory, an income security program is any federal, provincial or municipal program having as its main objective the provision of financial benefits to individuals or families in Canada. Included in this concept of income security programs are the following: a variety of senior citizens' and children's programs administered by the federal, provincial and municipal governments (including tax grants and credits); social assistance programs administered by provincial and municipal governments and cost-shared with the federal government; provincial/municipal taxation and shelter assistance programs; provincial workers' compensation programs; the Canada and Québec Pension Plans; federal Unemployment Insurance; and war veterans' programs administered by the federal government. Table P.1 presents the programs covered in this report by jurisdiction and type of program.

A number of government administered social security programs related to income security are not included in this inventory, primarily because they provide income in kind rather than cash benefits. Among the types of programs excluded are the following: subsidized housing; day care; home care; health care and institutional care to the elderly or disabled. Furthermore, although this inventory describes a variety of federal and provincial tax grant and credit programs, there is no examination of the influence of the personal income tax system as a whole on the disposable income of Canadians, even though there are numerous personal exemptions and deductions which are often viewed as elements of the income security system.

PROGRAM OBJECTIVES

The income security programs described in this inventory are designed in accordance with one or more of the following objectives:

(i) the assurance of adequate individual or family income through the transfer of financial benefits (either through the program itself or in conjunction with other programs);

(ii) the assurance of continuity of individual or family income by protection against unforeseen interruption of earnings;

(iii) the provision of an incentive to work and/or improve an individual's opportunities for self-sufficiency;

(iv) the assurance of a reasonable lifetime distribution of income through transfers to persons whose economic or demographic characteristics tend to place stringent restrictions on their disposable incomes (e.g., the young, the elderly and parents with dependent children).

CLASSIFICATION OF PROGRAMS

Canada's income security system is quite complex because of factors such as the relatively large number of programs, different jurisdictional responsibilities, different target groups and varying treatment of personal financial resources. Since it is difficult to classify the programs using any one set of criteria, a combination of methods was used to categorize programs in this report. This section considers two classification methods, one based on financial eligibility criteria and the other based on beneficiary target groups. An overview of program interactions is also provided in this section because of their impact on any classification system.

Financial Eligibility Criteria

Financial eligibility criteria provide one way of distinguishing programs from one another. Four types of programs may be considered when they are grouped according to financial eligibility criteria: demogrant programs; social insurance programs; programs providing income-tested benefits; and, programs where eligibility is contingent upon a needs test. As one moves from demogrant through to needs-tested programs, the eligibility criteria become increasingly tied to the financial situation of the beneficiary. Table 1.2 provides a breakdown of the programs in this report by financial eligibility criteria.

Demogrant programs are distinguished by the fact that eligibility for benefits is not dependent upon the applicant's financial situation. Rather, eligibility for benefits depends upon one or more demographic characteristics of the applicant. Demogrant programs provide or supplement a base level of income support to all eligible Canadians in a given category, as defined by their specific demographic characteristics. Family Allowances, Old Age Security and Veterans' and Civilians' Disability Pensions are three examples of demogrant programs; if basic residency requirements are met, benefits are available to or on behalf of all those persons in the appropriate demographic group (defined by the age and number of the beneficiary's children, the age of the beneficiary, or the circumstances surrounding the development of a disability, as the case may be).

Social Insurance programs pay benefits to (or on behalf of) clearly defined groups of persons who have contributed (or had contributions made on their behalf) to a fund from which benefits are paid. The Canada and Québec Pension Plans, provincial workers' compensation programs and Unemployment Insurance are examples of social insurance programs. Depending on the program, benefits are payable for a variety of reasons : upon retirement, in the event of a work-related disability or cessation of employment earnings. Benefit levels, up to specified maxima, depend upon previous contributions, which are usually tied to employment income levels. In addition to these conditions of eligibility, some insurance programs have a minimum contributory period requirement and/or a requirement for a medical assessment of disability.

Income-tested programs generally provide graduated benefits to families or unattached individuals whose incomes are below a specified qualifying level. Benefit levels are usually based on the total family income as calculated from a set of defined sources. Features of income-tested programs include the following: (i) an income ceiling (or reduction point), below which maximum benefit levels are paid; (ii) a pre-set benefit reduction rate (i.e., the rate at which benefits are reduced when income exceeds the ceiling); and (iii) an income cut-off point, at which benefits cease to be paid. Income-tested programs are administered through the personal income tax system or a special application procedure: where the latter method is used, provisions are generally made in the program's enabling legislation to verify reported income against income tax or other official records. Examples of income-tested programs include the Child Tax Credit, the Guaranteed Income Supplement, War Veterans' Allowances, and a variety of provincial income supplementation, tax credit and shelter assistance programs.

Needs-tested programs, specifically provincial social assistance programs which are cost-shared under the Canada Assistance Plan, provide benefits to individuals and families on the basis of a budget deficit test. In the determination of eligibility for benefits, this test takes into account an applicant's budgetary requirements, as well as his income and other resources. Requirements are offset against income, and then assistance is granted to cover any deficit. Income and assets are taken into account subject to stated exemptions, with assets in excess of a fixed amount resulting in disentitlement to assistance. Because applicants' budgetary requirements often differ, maximum benefit levels may vary by family size and type, employability status, age and disability (if any).

Target Groups

Besides classifying income security programs according to financial eligibility criteria, it is often useful to categorize them by the group of Canadians for whom they are designed. Target groups of beneficiaries are usually defined by common demographic characteristics: for example, two target groups which could be defined by age are children (under the age of 18) and senior citizens (65 years of age and over). The federal Family Allowances program is targeted to the first group; the Old Age Security program pays benefits to the second group. Target groups may also be defined by variables such as labour market participation, marital status, and type of living arrangement (e.g., rented or owned accommodation).

For several reasons, classifying income security programs by target group is not as simple as by the financial eligibility criteria described above. First, programs may be targeted to more than one target group: for example, a shelter assistance program may be designed to aid disabled persons, regardless of age, as well as seniors, regardless of disability. Second, target groups tend to overlap or, on the other hand, to be contained one within the other. As examples, war veterans are not mutually exclusive from senior citizens, homeowners are not separate from families, and families with children are contained within the more general category of families. Third, because eligibility for benefits is often contingent upon financial criteria, one program may benefit many unspecified target groups. For example, social assistance benefits may be extended to the disabled, the elderly, the unemployed, and single parents, to mention but a few.

Program Interactions

Another reason why classifying programs by target groups is a complex task is because income security programs interact with one another in a variety of ways. Some of these interactions are obvious, while others are less so.

Subject to eligibility conditions, benefits from two or more programs may be received by one beneficiary. An example of this sort of "benefit stacking" is provided by a variety of provincial "top-up" programs for seniors: eligibility for these benefits usually is contingent upon eligibility for the federal Guaranteed Income Supplement. Another example of stacked benefits for low-income families is when income is sufficiently low to allow for receipt of both Family Allowances and the Child Tax Credit.

Income security programs are sometimes characterized by a "sequential coordination of benefits". For example, Unemployment Insurance benefits cease at age 65 when the beneficiary becomes eligible for retirement benefits under the Canada Pension Plan and Old Age Security program.

Benefits paid under some programs are issued on condition that the beneficiary is not receiving benefits from another specified program. An example of this type of "mutually exclusive program benefits" is Unemployment Insurance, which does not pay benefits while a claimant is receiving temporary Workers' Compensation benefits.

Finally, some programs incorporate the feature of tying maximum benefit levels to benefits received under another program. Examples of "tied maximum benefit levels" are found in all income-tested and needs-tested programs; eligibility for benefits is related directly to the beneficiary's income level which is affected by cash income benefits received under other programs.

RECENT TRENDS IN INCOME SECURITY IN CANADA

Over the past five years, changes in Canada's economic and social structure have had a noticeable impact on the income security system. Factors such as high unemployment, the increase in two-earner and single-parent families and the growing number of elderly persons (particularly unattached women) are at least partly responsible for recent developments in income security programs.

Provincial Initiatives: 1978-1983

In the last five years, most new developments in the income security area have occurred at the provincial level: between 30 and 35 new or substantially modified provincial programs have been introduced. Most of the new provincial programs benefit the elderly through shelter and taxation assistance, while the remainder have been developed for the disabled, children, low-income families, or some combination of these target groups.

An interesting feature of many of the new provincial programs, particularly those involving taxation or shelter assistance, is that they are often administered outside of the Social Services departments (or their counterparts) which have traditionally been responsible for income security. The range of such

departments is very broad, including Departments of Education, Municipal (or Urban, or Local Government) Affairs, Revenue, Finance, Treasury, Utilities, and Housing.

In addition, Québec and Manitoba have reorganized their provincial administrations to integrate the delivery of their income security programs (including social assistance) with the employment services programs traditionally offered by other departments. This process began in Québec in mid-1981: it led to the eventual formation of the Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu). In Manitoba, the Department of Employment Services and Economic Security was created in late 1983. In both provinces, however, a wide range of complementary social service programs continues to be administered by a separate department - the Ministry of Social Affairs in Québec (Ministère des Affaires sociales) and the Department of Community Services and Corrections in Manitoba.

Federal Initiatives: 1978-1983

The major new federal program introduced since 1978 was the Child Tax Credit, which first paid benefits in 1979 in respect of the 1978 taxation year. This income-tested program was accompanied by a reduction in the monthly benefits paid under Family Allowances (a demogrant program) in 1979.

Other changes at the federal level have primarily centred on fine-tuning existing programs. For example, the Spouse's Allowance program was expanded in 1979 to extend coverage to the widowed Spouse's Allowance recipient aged 60-64, should the Old Age Security pensioner die. In response to increased rates of unemployment, work sharing and job creation programs were fully implemented in 1982 under the provisions of the Unemployment Insurance Act. Recent revisions to the Unemployment Insurance program in the areas of maternity and adoption benefits reflect changes in family structure.

BENEFIT EXPENDITURES: AN OVERVIEW

As documented in this inventory, Canada's income security programs delivered a total of $36.5 billion in benefits, or about $1450 per Canadian, during the 1982-83 fiscal year. Table 1.1 presents total benefit expenditures for the fiscal years 1977-78 and 1982-83. The $16.8 billion expended in 1977-78 represented an approximate per capita income transfer of just over $700. While nominal total program and per capita benefit expenditures have more than doubled in five years, in real dollar terms, benefits expenditures have increased by approximately 32 percent once they are adjusted according to the Consumer Price Index. The increase in benefit transfers to Canadians from 1977-78 to 1982-83 represented an increase from 8 to 10 percent of the Gross National Product, and a marginal net increase from 16 to just over 17 percent of total current expenditures for all levels of government.

Table 1.2 presents benefit expenditures for the 1982-83 fiscal year for programs grouped by financial eligibility criteria. The largest group of benefit expenditures - almost $16 billion, or 43 percent of all benefit expenditures - was in respect of employee and employer supported social insurance programs: the Canada/Québec Pension Plans; federal Unemployment Insurance; and provincial Workers' Compensation. The second largest portion of benefit expenditures

($11.4 billion) was delivered through demogrant programs, while the third and fourth largest groups of benefits were paid by income-tested ($5.2 billion) and needs-tested ($4.2 billion) programs.

A breakdown of expenditures by major programs is provided for the 1982-83 fiscal year in Figure 1.1. In terms of benefit expenditures, the single largest program was Unemployment Insurance: this program delivered roughly one-quarter of all income security benefits, and accounted for just over one-third of all federal income security benefit expenditures in 1982-83. The single largest group of program benefits delivered by provincial and municipal governments was through social assistance, which accounted for just over 11 percent of income security benefits expenditures for all levels of government, and almost 45 percent of all provincial and municipal income security benefit expenditures.

SUMMARY

In conclusion, governments at the municipal, provincial and federal levels in Canada operate a system of financial benefit programs which provide or supplement the existing financial resources of Canadians. Although programs vary with regard to the degree to which eligibility considers financial resources, and with regard to the groups of Canadians to which benefits are targeted, many of the programs are designed to interact with each other. Furthermore, over the past five years, the system has expanded: generally, the new or modified programs have been designed to help meet the needs of specific segments of the population.

Table 1.1 **Income Security Programs in Canada**
Benefit Expenditures
by Program

1977-78 and 1982-83

Program	1977-78		1982-83	
	$000,000	Percent of Total	$000,000	Percent of Total
Family Allowances	2,122	12.6%	2,231	6.1%
Child Tax Credit	--	--	1,502	4.1%
Old Age Security	3,669		7,005	
Guaranteed Income Supplement	1,078		2,416	
Spouse's Allowance	115		222	
Total OAS/GIS/SPA	4,862	28.8%	9,643	26.4%
War Veterans' and Civilian War Allowances	216		388	
Veterans' and Civilians' Disability Pensions	403		621	
Total Veterans' Programs	619	3.7%	1,009	2.8%
Canada Pension Plan	1,059		3,036	
Québec Pension Plan	375		1,053	
Total CPP and QPP	1,434	8.5%	4,089	11.2%
Unemployment Insurance	4,132	24.5%	9,708	26.6%
Workers' Compensation [1]	858	5.1%	1,957	5.4%
Social Assistance				
Federal Share (CAP) [2]	993		2,084	
Provincial Share (Net) [3]	1,001		2,093	
Total Social Assistance	1,994	11.8%	4,177	11.4%
Provincial Tax Grants and Income Supplements [4]	853	5.1%	2,167	5.9%
Total	16,874	100.0%	36,483	100.0%

-- not applicable

1. Includes compensation for wage loss, disability expenses, funeral expenses, and medical aid.
2. Includes some expenditures made in respect of previous years. Data provided by Canada Assistance Plan Directorate, Department of National Health and Welfare.
3. Calculated as the net difference between the total and the federal share.
4. For 1977-78, the figure is derived from Table A3, page 129 of the report, The Income Security System in Canada, September 1980. The 1982-83 figure is an estimate including relevant expenditures reported in Chapters 2, 3, 5 and 8 of this report plus the Québec Work Income Supplement in Chapter 4.

Table 1.2 **Income Security Programs in Canada**
Benefit Expenditures
by Financial Eligibility Criteria and Program

1982-83

Financial Eligibility Criteria	Program	Total Expenditures $000,000	Total Expenditures Percent of Total
Demogrant	Family Allowances Old Age Security Veterans' and Civilians' Disability Pensions Provincial Tax Grants and Income Supplements[1]		
	Subtotal	11,376	31.2%
Social Insurance	Canada Pension Plan Québec Pension Plan Unemployment Insurance Workers' Compensation		
	Subtotal	15,754	43.2%
Income-Tested	Child Tax Credit Guaranteed Income Supplement Spouse's Allowance War Veterans' and Civilian War Allowances Provincial Tax Grants and Income Supplements[1]		
	Subtotal	5,176	14.2%
Needs-Tested	Social Assistance		
	Subtotal	4,177	11.4%
	Total	36,483	100.0%

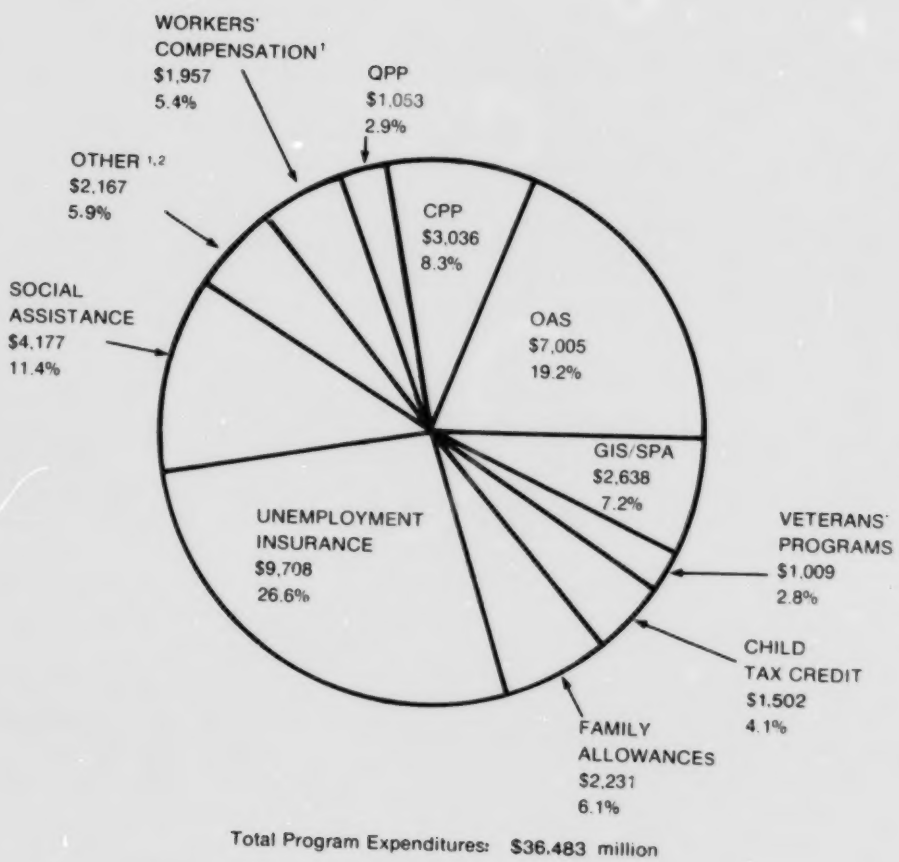
1. Estimate derived by the Department of National Health and Welfare.

Figure 1.1

Income Security Programs in Canada
Benefit Expenditures
by Program

1982-83

($ 000,000's)



Total Program Expenditures: $36,483 million

1 Expenditures on Workers' Compensation and some provincial tax grant and income supplementation programs are for the 1982 calendar year.

2 Includes provincial tax grant and income supplementation programs.

CHAPTER 2

SENIOR CITIZENS' FINANCIAL BENEFIT PROGRAMS

A variety of federal and provincial programs provide financial benefits to senior citizens. This chapter describes the federal Old Age Security, Guaranteed Income Supplement and Spouse's Allowance programs. Benefits may also be payable to elderly persons under the Canada or Québec Pension Plan; these programs are described in Chapter 7.

Two main types of provincial income security programs for seniors are also discussed in this chapter. Income supplementation or "top-up" programs pay cash benefits which are in addition to the federal Guaranteed Income Supplement, and in some provinces, the Spouse's Allowance. Provincial taxation and shelter assistance programs either reduce taxes (personal, property and/or school) or subsidize rental accommodation costs for low-income seniors.

This report does not cover service-oriented programs for seniors such as homes for special care, home care, and medical care.

FEDERAL PROGRAMS

The Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) programs were established to provide the elderly with some measure of financial security. They are administered by the Department of National Health and Welfare under the Old Age Security Act. The effective dates for the programs are as follows: OAS - 1952, GIS - 1967, SPA - 1975.

Old Age Security provides a basic income for persons aged 65 or over. The Guaranteed Income Supplement is payable to OAS pensioners with little or no income other than OAS, thus providing them with a minimum guaranteed level of income. The Spouse's Allowance is payable to OAS pensioners' spouses aged 60-64 whose income is below certain levels; these couples are thus guaranteed a minimum income equivalent to that of a GIS pensioner couple.

From 1973 to 1982, the OAS/GIS/SPA rates were escalated quarterly at the full rate of increase in the Consumer Price Index. Full indexation occurred in January 1983 but was reduced for OAS in February 1983 as part of the federal government's restraint program. At the same time, the GIS rate was adjusted upward slightly to compensate for the lower OAS rate; as a result, the de-indexing had no overall impact on GIS recipients. The SPA rate remained the same in February 1983. Full indexation in accordance with the CPI was re-introduced in April 1983 for OAS, GIS and SPA rates.

OAS benefits are considered as taxable income under the Income Tax Act. Unlike OAS benefits, GIS and SPA benefits are not classed as taxable income. However, they can affect the personal tax exemptions of someone claiming a

recipient of either benefit as a dependent since they must be included when computing the net income of a dependent for income tax purposes.

Maximum monthly benefit rates from January 1983 to March 1984 for OAS, GIS, and SPA are shown in Table 2.1. Monthly benefit rates for 1980 to 1984 may be found in Appendix C.

OLD AGE SECURITY

Eligibility

General

All persons in Canada aged 65 or over who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Payment of the pension normally begins in the month following a person's 65th birthday, provided that application has been made. In the case of a late application, retroactive payments for up to 12 months may be approved.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or over on July 1, 1977 and either resident in Canada on that date or with some prior residence, will qualify if they resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or not yet resident in Canada on that date, will qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence.

The OAS pension may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be resumed when the pensioner returns to Canada.

Under reciprocal International Social Security Agreements with certain other countries, persons who have resided in one of these countries may add those periods of residence to their residence in Canada for the purpose of satisfying the minimum residency requirements for the Old Age Security pension. Once eligibility has been established, the amount payable is determined in proportion to the actual years of residence in Canada. As of January 1984, agreements with Italy, France, Portugal, Greece and Jamaica are in force; the agreement with the U.S. is awaiting ratification.

Financial Eligibility

The Old Age Security pension is universal for those 65 and over, subject only to residence requirements. No income or asset tests are applied.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is calculated at the rate of 1/40th of the full pension for each year of residence in Canada for those who have at least 10 years' residence.

Financing

Payments to beneficiaries of OAS are made out of the federal government's Consolidated Revenue Fund.

GUARANTEED INCOME SUPPLEMENT

Eligibility

General

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon annual application, receive full or partial GIS benefits. If a pensioner leaves Canada, the Supplement is paid for only six months following the month of departure from Canada, then is discontinued until his return.

Financial Eligibility

The amount of GIS to which an individual is entitled is determined by his marital status and income. If the pensioner is married, the combined income of the pensioner and his spouse is taken into account. The value of any assets which the pensioner may have does not affect eligibility for GIS.

While income for GIS purposes is, for the most part, income computed in accordance with the Income Tax Act, the Old Age Security Act specifically exempts certain sources of income, such as OAS benefits, Family Allowances, Canada/Québec Pension Plan death benefits, Home Insulation Grants, social assistance benefits, Veterans' Disability Pensions and War Veterans' Allowances.

Generally speaking, actual income in the previous calendar year is used to determine the amount of benefits payable in a fiscal year (which starts on April 1). If a pensioner or spouse expects a reduction in income during the current year because of (i) retirement or (ii) a reduction in or a cessation of private pension income, an estimate of the current calendar year's income may be substituted for the actual income of the preceding year to determine the amount of entitlement.

Benefits

There are two rates for a maximum Guaranteed Income Supplement. One applies to single pensioners (which includes widowed, divorced or separated persons as well as individuals who have never married) and also to married pensioners whose

spouses are not in receipt of either the basic Old Age Security pension or the Spouse's Allowance. The other applies to spouses in married couples (which includes both legally married couples and, in some instances, couples living in common-law relationships) where both spouses are pensioners. The single rate is higher than the married rate. However, because each spouse in a married couple is entitled to his own benefit, the combined benefits available to a married couple are substantially higher than those available to a single person.

In the case of a single, widowed, divorced or separated pensioner, the maximum monthly Supplement is reduced by $1 for each $2 of other monthly income. In the case of a married couple where both spouses are in receipt of the basic Old Age Security pension, the maximum monthly Supplement of each pensioner is reduced by $1 for every $4 of their other combined monthly income.

A special provision applies in the case of a married couple in which only one spouse is a pensioner and the other is not eligible for either the basic Old Age Security pension or the Spouse's Allowance. In this instance, the pensioner is entitled to receive the Guaranteed Income Supplement at the higher rate paid to single persons; moreover, the maximum monthly Supplement is reduced by $1 for every $4 of the couple's combined monthly income (excluding the pensioner's basic Old Age Security benefit), and the first reduction of $1 is made only when the combined yearly income of the couple reaches 12 times the basic monthly Old Age Security pension plus $48.

Table 2.2 provides a summary of reduction points (income at which GIS begins to be reduced) and cut-off levels (income above which no Supplement is paid) by various family configurations. For example, a single pensioner whose 1982 income (as defined under "Financial Eligibility") was greater than $6,144 and who applied for GIS in April 1983, would not have been eligible. Another single pensioner with income of $5,000 would have been eligible for partial GIS benefits.

Financing

Payments to beneficiaries of GIS are made out of the federal government's Consolidated Revenue Fund.

SPOUSE'S ALLOWANCE

Eligibility

General

The spouse of an OAS pensioner may be eligible for a Spouse's Allowance if that spouse is 60 to 64 years of age and has 10 years' residence in Canada. The Spouse's Allowance may be full or partial, depending on the spouse's history of residence in Canada. Once the residence requirements have been met, eligibility is subject to an income test similar to that for GIS. Recipients of SPA are required to reapply annually by April 30.

The benefit ceases to be payable if the couple becomes separated or divorced or if the SPA recipient dies. The spouse who is eligible for a Spouse's Allowance for the month in which the OAS pensioner spouse dies retains eligibility for the Allowance until age 65, or until remarriage. Entitlement is based on the income of the surviving spouse only. This provision, known as Extended Spouse's Allowance, was implemented in late 1979.

The Spouse's Allowance is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both are back in Canada.

Financial Eligibility

SPA benefits are dependent upon the couple's combined annual income but not upon assets. (See "GIS Financial Eligibility" for the definition of income.)

Benefits

The maximum full monthly Spouse's Allowance is equal to the full basic OAS pension plus maximum GIS at the married rate. A partial Allowance (based on residence and payable with a minimum of 10 years' residence) is made up of an amount equal to 1/40th of the OAS pension for each year of residence in Canada plus maximum GIS at the married rate.

The amount of Spouse's Allowance to which an applicant is entitled is determined by the length of the applicant's residence in Canada and the combined annual income of the applicant and the pensioner spouse. The maximum amount of the OAS-equivalent portion of a Spouse's Allowance to which an individual is entitled is determined according to the same rules as those used for the basic Old Age Security pension. One important difference, however, is that where the OAS-equivalent portion of the Spouse's Allowance is a partial amount, that amount may be increased for each additional year of residence in Canada between the ages of 60 and 65.

The Spouse's Allowance (full or partial) is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent or partial OAS equivalent is eliminated. After that, the GIS equivalent of the Spouse's Allowance and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

In the case where a Spouse's Allowance has been extended following the death of a pensioner, the maximum monthly allowance is reduced by $3 for every $4 of the surviving spouse's monthly income until the OAS equivalent is eliminated; then it is reduced by $1 for every additional $2 of monthly income.

Financing

SPA payments are made from the federal government's Consolidated Revenue Fund.

Table 2.1

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Maximum Monthly Benefits
by Program

January 1983 to January 1984

Program	January 1983	February 1983[1]	April 1983	July 1983	October 1983	January 1984
Old Age Security (OAS)	$251.12	$250.62	$254.13	$256.67	$260.52	$263.78
Guaranteed Income Supplement (GIS)						
(a) single pensioner and one-pensioner family	252.10	252.60	255.13	257.68	261.55	265.60
(b) two-pensioner family (amount paid to <u>each</u> pensioner)	194.37	194.87	196.70	198.67	201.65	204.86
Spouse's Allowance (SPA)	445.49	445.49	450.83	455.34	462.17	468.64
OAS plus GIS						
(a) single pensioner and one-pensioner family	503.22	503.22	509.26	514.35	522.07	529.38
(b) two-pensioner family (amount paid to <u>each</u> pensioner)	445.49	445.49	450.83	455.34	462.17	468.64

1. The OAS rate was de-indexed in February 1983; the GIS rate was adjusted upward slightly in compensation. The SPA rate remained the same.

Table 2.2

Guaranteed Income Supplement and Spouse's Allowance
Reduction Points[1] and Cut-Off Levels[2] of Annual Income by Payment Marital Status

January 1983 to January 1984

Payment Marital Status	January 1983[3]	April 1983	July 1983	October 1983	January 1984
Single Pensioner					
Reduction point	$ 24	$ 24	$ 24	$ 24	$ 24
Cut-off level	6,072	6,144	6,192	6,288	6,384
Married, Two-Pensioner Family[4]					
Reduction point	48	48	48	48	48
Cut-off level	9,360	9,456	9,552	9,696	9,840
Married, One-Pensioner Family[4]					
Reduction point	3,061	3,098	3,128	3,174	3,218
Cut-off level	15,157	15,338	15,464	15,702	15,938
Married, Pensioner/SPA Family[4]					
For Pensioner					
Reduction point	4,080	4,128	4,176	4,224	4,272
Cut-off level	13,392	13,536	13,680	13,872	14,064
For SPA recipient					
First reduction point[5]	48	48	48	48	48
Second reduction point[6]	4,080	4,128	4,176	4,224	4,272
Cut-off level	13,392	13,536	13,680	13,872	14,064
Extended SPA (widowed)					
First reduction point[5]	48	48	48	48	48
Second reduction point[6]	4,056	4,104	4,152	4,200	4,248
Cut-off level	8,712	8,808	8,904	9,024	9,144

1. A reduction point is a defined level of annual income; beneficiaries with income below this amount receive maximum GIS benefits, and those with income at or above this amount receive partial benefits.
2. A cut-off level is the maximum amount of annual income a person can receive and still be eligible for GIS or SPA benefits.
3. Even though the rates changed in February 1983, the reduction points and cut-off levels remained the same.
4. Reduction points and cut-off levels based on family income.
5. This is the point where the OAS equivalent portion of SPA starts to reduce.
6. This is the point where the GIS equivalent portion of SPA starts to reduce.

Table 2.3

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Number of Beneficiaries by Province/Territory and Program

March 1983

Province/Territory[1]	OAS Only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/GIS/SPA
Newfoundland	9,099	36,843	45,942	80.19	3,620	49,562
Prince Edward Island	4,501	10,737	15,238	70.46	748	15,986
Nova Scotia	33,959	62,095	96,054	64.65	4,812	100,866
New Brunswick	24,997	48,373	73,370	65.93	4,061	77,431
Québec	218,008	373,641	591,649	63.15	27,682	619,331
Ontario	506,753	378,819	885,572	42.78	24,260	909,832
Manitoba	60,491	64,559	125,050	51.63	4,335	129,385
Saskatchewan	59,676	59,914	119,590	50.10	4,049	123,639
Alberta	85,028	80,645	165,673	48.68	5,389	171,062
British Columbia	170,442	132,663	303,105	43.77	8,442	311,547
Yukon	372	368	740	49.73	22	762
Northwest Territories	252	1,038	1,290	80.47	70	1,360
International Agreements[3]	1,255	1,157	2,412	47.97	34	2,446
Total	1,174,833	1,250,852	2,425,685	51.57	87,524	2,513,209

1. Persons paid outside Canada are paid by the regional office in their last province of residence, and are included in the count for that province.
2. The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.
3. All persons paid under International Social Security Agreements, including those outside Canada.

Table 2.4 Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Number of Beneficiaries by Age Group and Sex

June 1983

Age Group	Males				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	7,452	7,452
65-69	242,932	35,818	106,526	--	385,276
70-74	163,855	25,367	105,826	--	295,048
75-79	85,952	16,557	82,832	--	185,341
80-84	36,425	12,704	47,832	--	96,961
85-89	15,803	8,474	19,728	--	44,005
90+	7,304	4,532	8,373	--	20,209
Total	552,271	103,452	371,117	7,452	1,034,292

Age Group	Females				
	OAS only	GIS max.	GIS partial	SPA	Total
60-64	--	--	--	78,071	78,071
65-69	260,119	38,891	151,256	--	450,266
70-74	181,294	40,381	145,074	--	366,749
75-79	108,752	41,455	115,577	--	265,784
80-84	57,712	37,017	73,089	--	167,818
85-89	30,145	25,178	39,143	--	94,466
90+	14,163	14,706	20,218	--	49,087
Total	652,185	197,628	544,357	78,071	1,472,241

-- not applicable

NOTE: Excluded from this table are approximately 18,000 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts-CPP payment very small, no GIS), approximately 2,700 persons qualifying for OAS through International Social Security Agreements, and about 1,300 persons with errors on their computer records. These exclusions do not apply to Table 2.3

Table 2.5 Old Age Security, Guaranteed Income Supplement and Spouse's Allowance Benefit Expenditures by Province/Territory and Program

1982-83

($000's)

Province/Territory[1]	OAS	GIS	SPA	Total[3]
Newfoundland	132,305	80,517	12,405	225,228
Prince Edward Island	44,004	22,405	2,279	68,688
Nova Scotia	277,701	124,998	13,537	416,236
New Brunswick	212,404	99,646	11,937	323,987
Québec	1,711,845	752,718	73,495	2,538,058
Ontario	2,559,044	686,059	51,528	3,296,632
Manitoba	360,801	121,873	11,091	493,765
Saskatchewan	345,714	117,939	10,990	474,643
Alberta	479,567	154,684	13,404	647,656
British Columbia	872,944	248,682	20,345	1,141,972
Yukon	2,185	867	87	3,140
Northwest Territories	3,845	2,619	262	6,726
International Agreements[2]	2,942	3,255	107	6,305
Total[3]	7,005,302	2,416,263	221,469	9,643,034

1. Persons paid outside Canada are paid by the regional office in their last province of residence, and are included in the count for that province.

2. All payments made under International Social Security Agreements, including outside Canada.

3. Totals may not add due to rounding.

PROVINCIAL PROGRAMS

1. PROVINCIAL SUPPLEMENTATION PROGRAMS

Six provinces and the two territories provide cash benefits to pensioners in addition to federal Old Age Security (OAS), Guaranteed Income Supplement (GIS), and in some instances, Spouse's Allowance (SPA) benefits. Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Yukon and the Northwest Territories all provide "top-up" benefits, mainly to GIS recipients. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, etc.; the benefits are non-taxable.

NOVA SCOTIA

Special Social Assistance

All residents of the province of Nova Scotia who are in receipt of GIS in March of a given year are eligible for Special Social Assistance (SSA). Application for benefits must be made each year. Spouse's Allowance recipients are not eligible. The allowance is paid once each year (in May) as a lump sum payment; the amount of assistance payable is scaled to the amount of GIS received in March, as follows:

GIS Level	1983 SSA Benefit
Maximum GIS	$219
2/3 to maximum	197
1/3 to 2/3	146
Less than 1/3	109

The program was introduced in 1973 and is administered by the Department of Social Services.

Beneficiaries:	May 1982	- 56,286
Benefit Expenditures:	1982-83	- $10,557,000

ONTARIO

GAINS-A (Guaranteed Annual Income System)

GAINS-A provides a monthly benefit to Ontario residents in receipt of GIS who meet certain income and residence requirements. A person must have lived in Ontario for the year prior to receiving GAINS-A, or for at least 20 years after turning 18 years of age. GIS recipients need not apply for GAINS-A since their eligibility is reviewed automatically. Recipients of Spouse's Allowance (SPA) are not eligible.

In January 1984, the maximum monthly GAINS-A supplement for a single person, or a pensioner married to an SPA beneficiary or a non-pensioner, is $48.88. For a couple (both spouses eligible), the maximum monthly supplement increases slightly with each quarterly indexing of OAS/GIS levels. The couples' maximum monthly GAINS-A supplement is $82.12 per spouse.

The reduction rate for GAINS-A is the same as for GIS; for example, in the case of a single person, for every additional $1 of monthly income (excluding OAS/GIS), GIS is reduced by 50 cents and GAINS-A is reduced by 50 cents. Thus, a single pensioner who reported an annual 1982 income of $1,176 or more (for 1983-84 GIS entitlement) would receive no benefits under GAINS-A. Similarly, a two-pensioner couple with a combined annual income for 1982 of $3,936 or more would not be eligible for GAINS-A. The Ministry of Revenue administers this program, which began in 1974.

Beneficiaries:	March 1983	- 188,918
Benefit Expenditures:	1982-83	- $88,829,000

MANITOBA

Manitoba Supplement for Pensioners (MSP)

The Manitoba Supplement for Pensioners provides quarterly benefits to Manitoba residents who are in receipt of certain levels of GIS or SPA benefits, including Extended SPA benefits. MSP also provides benefits to persons aged 55 years and over who are not in receipt of OAS benefits but whose income falls in a specified range and is derived at least 50% from pension sources. Eligibility is renewed automatically every year for GIS and SPA recipients, but non-GIS/SPA pensioners 55 and over must re-apply annually for MSP. Where a pensioner ceases to reside in Manitoba, payment of the benefit will be terminated three months later.

(i) MSP for GIS and SPA recipients

The maximum quarterly supplement in January 1984 is $46.92 for a single, widowed or divorced OAS/GIS pensioner or a pensioner whose spouse is not receiving OAS/GIS/SPA. For married couples where both spouses are receiving OAS/GIS or where one spouse is an OAS/GIS pensioner and the other is receiving SPA, the maximum supplement is $50.58 quarterly for each spouse. The maximum is also $50.58 for recipients of Extended Spouse's Allowance.

The reduction rate for GIS and MSP benefits is the same; for example in the case of a single person, for every additional $24 of annual income (excluding OAS/GIS), GIS is reduced by $12 and MSP is reduced $12. Therefore, a single pensioner who reported an annual 1982 income of $384 or more for 1983-84 GIS entitlement would receive no MSP benefits. Also, a two-pensioner couple with a combined income of $816 or more would not be eligible.

(ii) MSP for non-GIS/SPA pensioners 55 years of age and over

The maximum supplement for single persons 55 and over who are not in receipt of the Guaranteed Income Supplement or Spouse's Allowance is $46.92 quarterly in January 1984; for each eligible spouse in a married couple the maximum is $50.58 quarterly. Maximum benefits are payable to single persons with 1982 annual income below $6,111.12, and to couples with combined income below $10,819.92. For each beneficiary, benefits are reduced by $12 for every additional $24 annual income. Single persons with 1982 annual income above $6,471.12 or couples with income over $11,587.92 are not eligible for MSP benefits.

This program was implemented in July 1974 for GIS and SPA recipients and expanded to include pensioners aged 55 and over in September 1980. It is administered by the Department of Employment Services and Economic Security.

Beneficiaries:	January to March 1983	- 21,300 (19,719 in receipt of GIS or SPA, 1,581 non-GIS/SPA pensioners 55 and over)
Benefit Expenditures:	1982-83	- $3,466,000

SASKATCHEWAN

Saskatchewan Income Plan (SIP)

Under the Saskatchewan Income Plan, monthly senior citizens' benefits are available to Saskatchewan residents who are entitled to GIS and whose income does not exceed specified levels. No application is required as eligibility is automatically established based on GIS entitlement. Recipients of Spouse's Allowance are not eligible for SIP benefits.

Maximum benefits in January 1984 are $25 per month for a single person, or a person in receipt of GIS whose spouse is not in receipt of OAS/GIS, and $22.50 per month for each person of a married couple where both receive OAS/GIS. The reduction rate for SIP is the same as for GIS; for example, in the case of a single person, for every additional $1 of monthly income (excluding OAS/GIS), GIS is reduced by 50 cents and SIP is reduced by 50 cents. A single pensioner who reported an annual 1982 income of $600 or more for 1983-84 GIS entitlement would receive no SIP benefits. A two-pensioner couple with a combined 1982 income of $1,080 or more would not be eligible. The program began in October 1975 and is administered by the Department of Social Services.

Beneficiaries:	March 1983	- 22,721
Benefit Expenditures:	1982-83	- $5,473,000

ALBERTA

Alberta Assured Income Plan (AAIP)

Alberta Assured Income Plan benefits are payable monthly to all Alberta residents who are in receipt of GIS or who became eligible for the Extended Spouse's Allowance prior to May 1983. Since May 1983, new Extended SPA recipients are referred to the Alberta Widows' Pension program. Applications for benefits under AAIP are not required, since the program is directly linked to the OAS/GIS payment system. Persons in receipt of AAIP benefits can be absent from Alberta for a period of up to six months and still receive benefits if their intent is to return to Alberta.

The maximum AAIP benefit in January 1984 is $95 monthly per eligible person, with a reduction in AAIP benefits of 50 cents for each $1 reduction in GIS benefits (corresponding to an additional $2 in monthly income other than OAS/GIS), to a minimum benefit of $10 monthly. In January 1984, the minimum is payable to single persons with 1982 annual income (as reported for 1983-84 GIS entitlement) of $4,080 or higher, and to each person in a two-pensioner family with a combined 1982 income of $8,160 or more. The Department of Social Services and Community Health administers this program, which began in 1973.

Beneficiaries:	March 1983	- 81,048
Benefit Expenditures:	1982-83	- $64,524,000

Alberta Widows' Pension

The Alberta Widows' Pension provides monthly payments to widows and widowers aged 55 to 64 years who are Canadian citizens or permanent residents and ordinarily resident in Alberta, and whose income does not exceed specified

levels. The applicant must not be a resident in a designated facility nor in receipt of benefits under the Assured Income for the Severely Handicapped program (see Chapter 4).

The maximum monthly pension payable to a widow(er) in January 1984 is equal to $604 less 1/12 of the applicant's non-exempt annual income for the year immediately preceding the year in which the application is made. A new application must be submitted by March 31 of each year for continuation of benefits. Persons in receipt of the Extended Spouse's Allowance may apply for the Widows' Pension; however, the SPA benefits are included as income in calculating entitlement. As of the end of 1983, there were approximately 2,500 beneficiaries. The 1983/84 estimated program expenditures are $10,500,000. This program was introduced in May 1983, and is administered by the Department of Social Services and Community Health.

BRITISH COLUMBIA

GAIN for Seniors Supplement (Guaranteed Available Income for Need)

The GAIN for Seniors Supplement benefits are paid monthly to British Columbia residents who are in receipt of GIS or SPA, and whose income does not exceed specified levels. GIS/SPA recipients need not apply for the provincial supplement since their eligibility is reviewed automatically.

The maximum monthly benefit is $38.88 for a single person and $49.83 for each spouse in a married couple, in January 1984. The reduction rate for this benefit is the same as for GIS; for example, in the case of a single person, for every additional $1 of monthly income other than OAS/GIS, GIS is reduced by 50 cents and the GAIN Supplement is reduced by 50 cents. A single pensioner in January 1984 would receive no benefits if his annual 1982 income (as reported for 1983-84 GIS entitlement) was $936 or over. A two-pensioner couple with a combined income of $2,400 or more would not receive benefits. This program became effective in October 1976 and is administered by the Ministry of Human Resources.

Beneficiaries:	March 1983	- 51,909
Benefit Expenditures:	1982-83	- $19,780,000

YUKON

Income Supplement Program for Seniors

This program pays monthly benefits to every person who makes his home and is ordinarily present in Yukon, who receives GIS or SPA benefits and whose income is below specified levels.

The maximum monthly benefit is $100 in January 1984. For each additional $2 in monthly income other than OAS/GIS, GIS is reduced by $1 and the Seniors' Income Supplement benefit is reduced by 55 cents. A single pensioner in January 1984 would receive no benefits if his annual 1982 income (as reported for 1983-84 GIS entitlement) was $4,800 or more. A two-pensioner couple with a combined income of $9,215.99 or more would not receive benefits. This program has been in effect since July 1982 and is administered by the Department of Health and Human Resources.

Beneficiaries:	March 1983	- 390
Benefit Expenditures:	1982-83	- $290,000

NORTHWEST TERRITORIES

Senior Citizens' Benefits

This program provides an automatic monthly supplement to anyone receiving any amount of GIS or SPA. In January 1984, the amount of the monthly payment is $75 for all beneficiaries. The program is administered by the Department of Social Services, and began in 1978.

Beneficiaries:	March 1983	- 1,105
Benefit Expenditures:	1982-83	- $922,000

2. PROVINCIAL TAXATION AND SHELTER ASSISTANCE PROGRAMS FOR SENIORS

This section describes current provincial and municipal programs in effect as of January 1st 1984 which offer assistance to the elderly and near-elderly in meeting the cost of property and/or school taxes, as well as rental costs. Only those designed specifically for seniors are described; general programs which provide additional benefits to the elderly are noted by name and cross-referenced to Chapter 5, Provincial Taxation and Shelter Assistance Programs. Property and/or school tax assistance may be provided either through direct cash

payment such as grants and rebates or through deferral/exemption/reduction/credit schemes which reduce or eliminate the amount of tax payable. Monthly shelter subsidies may be paid to low-income elderly persons spending a disproportionate amount of their income on rental costs. Many of these programs provide benefits based on eligibility during a taxation/calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. Whenever this situation has been identified, it has been noted. Home repair/renovation/adaptation programs for seniors are not included in this report.

NEWFOUNDLAND

School Tax Exemption

This program allows for full exemption from payment of local school taxes to persons 65 years of age and over as well as to low-income persons (see Chapter 5).

PRINCE EDWARD ISLAND

Tax Deferral for Senior Citizens

Senior citizens in receipt of the Guaranteed Income Supplement may have all provincial and municipal property taxes in respect of their principal residence deferred. The amount of deferred taxes, plus any interest, becomes due when the holder of the deferred tax certificate dies or conveys the property to a person other than his spouse. This program began in August 1978 and is administered by the Department of Finance and Tourism.

Beneficiaries:	approximately 25 households per year
Benefit Expenditures:	value of taxes deferred not available

NOVA SCOTIA

Property Tax Rebate for Senior Citizens

Senior citizens in receipt of either the Guaranteed Income Supplement or Spouse's Allowance benefits who own and reside in their own homes may, upon application, receive assistance in paying their municipal residential property taxes. The rebate amounts to 50% of the net taxes paid in the previous year.

This program began in 1980 and is administered by the Department of Social Services.

Beneficiaries:	1982 - 83 - 20,135 homeowners
Benefit Expenditures:	1982 - 83 - $2,690,000

Rental Assistance Program

Singles and couples in receipt of either the Guaranteed Income Supplement or Spouse's Allowance, or single persons at least 65 years of age whose gross annual income does not exceed $9,800 may apply for a monthly rental subsidy provided the rented unit is in the private market. The subsidy ranges from 50% to 75% of the rent exceeding 30% of the applicant's gross income, and varies in accordance with monthly income and family composition.

The maximum allowable rent levels on which a supplement may be paid are $245 for a single person and $320 for a couple. In January 1984, the maximum assistance for a single person is $95 per month where gross monthly income is $395 or less and rent is $245 or more; for a couple it is $111 per month where combined gross monthly income is $500 or less and rent is $320 or more. This program started in April 1981 and is administered by the Department of Social Services.

Beneficiaries:	March 1983 - 1,701 households
Benefit Expenditures:	1982-83 - $940,000

NEW BRUNSWICK

Rental Assistance to the Elderly/Disabled

Prior to September 1983, this program provided benefits exclusively to the elderly (see Chapter 5).

QUÉBEC

LOGIRENTE (Senior Citizens' Rental Assistance Program)

Residents of Québec 65 years of age or over who are homeowners, renters or roomers may apply for this monthly shelter supplement. To be eligible, applicants must have resided in the province as of December 31 of the preceding year and have been a resident of Canada for one full year, the market value of

household assets (other than principal residence, household effects and car for personal use) must not exceed $50,000, and "eligible shelter costs" must exceed 30% of the previous year's income. Persons living in government-subsidized accommodation are ineligible for LOGIRENTE benefits.

Entitlement is equal to 75% of the difference between the household's annual "eligible shelter costs" and 30% of the household's previous calendar year's gross income, with benefits reduced by any amount of Real Estate Tax Refund (see Chapter 5) for that year. For the purposes of the program, there are minimum imputed income levels for the preceding calendar year. For 1982 these were: $3,420 for a roomer, $4,452 for a single person and $7,092 for a couple. The 1983 annual "eligible shelter cost" ceilings are: $2,040 for a roomer, $2,820 for a single person and $3,000 for a couple. These shelter costs are comprised of the following components:

(i)	roomers	-	the actual cost of the room;
(ii)	renters	-	rent, plus imputed annual amounts of $300 for fuel and $180 for electricity where these costs are not included in the rent;
(iii)	homeowners	-	mortgage interest only, school and property taxes, plus imputed annual amounts of $300 for fuel, $360 for maintenance/repairs and $180 for electricity.

The maximum monthly allowances payable from October 1, 1983 to September 30, 1984 are: $63.38 for a roomer, $92.78 for a single person and $54.43 for a couple. This program started in 1980, is the responsibility of the Québec Housing Corporation (Societé d'habitation du Québec) and is administered by the Ministry of Revenue (Ministère du Revenu).

Beneficiaries: Oct. 1982 - Sept. 1983 - 19,060 households

Benefit Expenditures: Oct. 1982 - Sept. 1983 - $7,851,000

ONTARIO

Property Tax Grant

Senior citizens 65 years of age and over who are either homeowners or tenants may apply for this non-taxable grant to offset the municipal property taxes paid on their principal residence, regardless of their income. Residents of nursing homes or institutions who do not pay property taxes are not eligible for the Property Tax Grant. For the current year, tenants may receive up to 20% of their rental costs to a maximum of $500; homeowners may receive the full amount of actual property taxes paid to a maximum of $500. The grant is paid in two installments - an interim grant in the spring and a final grant in the fall. The spring installment is based on 50% of the occupancy costs reported in the previous year; the fall installment pays the balance of the actual occupancy costs for the current year. Persons turning 65 in the current year receive 100%

of the grant in the fall. This program started in 1980 and is administered by the Ministry of Revenue.

Beneficiaries: 1982-83 - 575,000 households

Benefit Expenditures: 1982-83 - $260,079,000

(NOTE: above data are in respect of the 1982 tax year.)

Sales Tax Grant

All Ontario residents who are Canadian citizens or lawfully admitted to Canada for permanent residency and who are 65 years of age and over are eligible for this annual non-taxable grant. All Old Age Security beneficiaries and other seniors who received the Sales Tax Grant in the previous year automatically receive the grant; other eligible seniors must apply. In January 1984, the Sales Tax Grant remained at $50 per senior. This program started in 1980 and is administered by the Ministry of Revenue.

Beneficiaries: 1982-83 - 888,100 seniors

Benefit Expenditures: 1982-83 - $44,406,000

(NOTE: above data are in respect of the 1982 tax year.)

Temporary Home Heating Grant

All seniors who qualify for the Property Tax Grant receive this non-taxable grant. The grant is automatically added to the interim Property Tax Grant issued in the spring. This grant was intended as a temporary measure to help offset the previous year's heating costs and has provided decreasing benefits for each of the three years it has been operational. The 1983 grant amounts to $20 per eligible household; grants for 1982 and 1981 were $40 and $60 respectively. The program will end with the payments made in the spring of 1984 in respect of the 1983 tax year. This program started in 1981 and is administered by the Ministry of Revenue.

Beneficiaries: 1982-83 - 561,250 households

(NOTE: Represents the number of households claiming in respect of 1982 heating costs.)

Benefit Expenditures: 1982-83 - $32,886,000

(NOTE: Represents the value of grants issued in respect of 1981 heating costs.)

MANITOBA

Pensioner Tenants' School Tax Assistance

Tenants who are 65 years of age and over, or those between 55 and 64 years of age who derive at least 50% of their income from pension sources, may apply for benefits to offset the school tax portion of rental costs paid during the previous calendar year. Assistance paid in 1983 amounted to 10% of total rent in excess of $1,625 in the 1982 calendar year, to a maximum of $175 per year per household. Eligible tenants may receive both the School Tax Assistance and SAFER (Shelter Allowances for Elderly Renters) benefits. This program started in 1978 and is a component of the Pensioner School Tax Assistance program. It is administered by the Manitoba Housing and Renewal Corporation.

Beneficiaries:	1982-83 - 11,922 rebates
Benefit Expenditures:	1982-83 - $1,731,000

(NOTE: above data include retroactive rebates for earlier tax years.)

Pensioner Homeowners' School Tax Assistance

Homeowners 65 years of age and over, or those between 55 and 64 years of age who derive at least 50% of their income from pension sources, may receive assistance in paying the current year's school taxes in excess of $162.50. Senior citizens aged 65 and over who received assistance during the previous year automatically have the benefit deducted from their current year's tax statements; persons turning 65 years of age, eligible persons aged 55 to 64, and seniors living in multiple unit residences must apply for the benefit. The maximum benefit for both the 1982 and 1983 taxation years was $175 per year per household. The program started in 1978 and is a component of the Pensioner School Tax Assistance Program. It is administered by the Department of Finance.

Beneficiaries:	1982 tax year - 39,136 households
Benefit Expenditures:	1982 tax year - $5,717,000

Property Tax Credit

An additional credit is available to persons 65 years of age or over (see Chapter 5).

Shelter Allowances for Elderly Renters (SAFER)

Senior citizens in receipt of the Old Age Security pension or persons between 55 and 64 years of age who derive at least 50% of their gross income from pension sources and who are renting in the private market may apply for the non-taxable monthly shelter subsidy. To be eligible, the applicant (or spouse) must have a valid Manitoba Health Services number. Persons residing in Elderly Persons Public Housing, Rent Supplement Housing, or a Personal Care Home, as well as those in receipt of social assistance benefits, are ineligible for SAFER benefits.

The allowance covers up to 90% of eligible rent costs which exceed 25% of the pensioner tenant's gross income. All SAFER benefits must be deducted from the amount of Manitoba Property Tax Credit to which the tenant is entitled. The maximum benefits in effect from July 1983 to June 1984 are: $140 per month for a single person whose income does not exceed $630 per month, and whose maximum claimable rent is $325, and $140 per month for a couple whose income does not exceed $770 per month and whose maximum claimable rent is $350. The amount of assistance decreases as income increases and rent decreases in proportion to income. The program began in 1980 and is administered by the Manitoba Housing and Renewal Corporation.

Beneficiaries:	March 1983	- 3,082 households
Benefit Expenditures:	1982 - 83	- $2,524,000

SASKATCHEWAN

Senior Citizens' School Tax Rebate

Senior citizens 65 years of age and over who hold a valid Saskatchewan Health Services card and who own their home, a business and/or farm property may apply for assistance in paying local municipal and school taxes. The applicant (or spouse) must have owned and occupied the principal residence (an urban/rural residential property, a farm, the portion of a business building occupied as a principal residence or a trailer) for at least six months ending in the year being applied for; an applicant claiming a rebate for properties other than a principal residence must be a permanent resident of Saskatchewan for at least six months preceding the date of application or the date of sale. The rebate amount is calculated in two steps:

(1) For a principal residence: one half of the assessed property taxes on a residential property to a maximum rebate of $280, or 25 mills of the taxable assessment to a maximum rebate of $425 for a farm.

For leased out farm land or business property, the rebate equals 25 mills of the taxable assessment to a maximum rebate of $300.

(2) For residential property, if the rebate calculated in Step 1 is insufficient to cover the school tax portion of the tax bill, an additional amount may be issued. In the case of a farm home, school taxes on the home quarter are rebated. In both cases, the minimum rebate is $50 and the maximum is $230.

Thus, the maximum rebate is $510 on an owner-occupied residential property and is $655 on an owner-occupied and operated farm.

An applicant who owns or has a share in farm property and/or a business and who rents his principal residence may also qualify for the Renters' Property Tax Rebate (see Chapter 5); in such cases the maximum the applicant may receive under both programs is $425. This program started in 1979 and is administered by the Department of Urban Affairs.

Beneficiaries:	1982-83	- 77,771 persons
Benefit Expenditures:	1982-83	- $23,661,000

Saskatchewan Tax Reductions

An additional reduction of net provincial taxes payable is available for persons 65 years of age or over (see Chapter 5).

ALBERTA

Property Tax Reduction Benefits (including Homeowner Refund)

This program includes increased Homeowner Refund benefits for eligible seniors (see Chapter 5).

Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant

Persons 65 years of age and over, widows/widowers aged 60 to 64 whose deceased spouse was 65 years of age or over and eligible for program benefits at the time of death, and widows/widowers aged 55 to 64 who are receiving a Widows' Pension may apply for this annual lump sum grant. Seniors residing in nursing homes, active treatment hospitals and auxiliary hospitals are ineligible. Applicants must have rented accommodation or have owned and occupied a mobile home situated on rented land in Alberta for at least 120 days during the year being applied for and may not have claimed a Property Tax Reduction for that year.

The three levels of assistance for the 1983 calendar year are:

(i) $1,200 per year for eligible seniors in the private rental market,

(ii) $600 per year for eligible seniors in subsidized housing, and

(iii) $1,000 per year for mobile homeowners renting their land.

This program is administered by the Department of Municipal Affairs. The program began in 1973 and was originally called "Senior Citizens' Renter Assistance Grant". In 1983, the program was expanded to include the recipients of the Alberta Widows' Pension.

Beneficiaries:	1982 calendar year	- 37,298 households*
Benefit Expenditures:	1982-83	- $30,757,000*

* prior to program expansion in 1983.

Senior Citizens' Home Heating Protection Program

Persons 65 years of age and over, widows/widowers aged 60 to 64 whose deceased spouse was age 65 or over at the time of death, and widows/widowers aged 55 to 64 who are receiving a Widows' Pension may apply for this annual rebate to assist in paying their heating costs. To be eligible, the applicant must own and live in his home for at least 120 days during the calendar year. The rebate amounts to $100, and is payable for the 1982 to 1985 calendar years only. This program began in 1982 and is administered by the Department of Utilities and Telecommunications.

Beneficiaries:	1982 calendar year	- 76,030 seniors
Benefit Expenditures:	1982 calendar year	- $7,603,000

BRITISH COLUMBIA

Land Tax Deferment Program

This program includes benefits for senior citizens (see Chapter 5).

Home Owner Grant

This program includes increased grants to persons 65 years of age or over (see Chapter 5).

Shelter Aid for Elderly Renters (SAFER)

Senior citizens 65 years of age and over who are in receipt of Old Age Security benefits and whose current year's rental costs exceed 30% of their total gross income may apply for monthly SAFER benefits. To be eligible, the applicant or the spouse must have resided in B.C. for either five continuous years or two years immediately prior to application. Seniors residing in long-term health care facilities or subsidized accommodation are ineligible. SAFER benefits are equal to 75% of the amount by which claimable rent exceeds 30% of the applicant's income. In January 1984, the maximum benefits on reapplication are: $124.17 per month for a single person whose income does not exceed $548.14 per month and whose maximum claimable rent is $330, and $48.45 per month for a couple whose income does not exceed $1,001.32 per month and whose maximum claimable rent is $365. The amount of assistance is reduced as income increases and rent decreases in proportion to income. This program began in 1977 and is administered by the Ministry of Human Resources.

Beneficiaries:	March 1983 -	10,640 households
Benefit Expenditures:	1982-83 -	$8,541,000

YUKON

Homeowners' Grant

Old Age Security beneficiaries receive an enhanced grant (see Chapter 5).

Pioneer Utility Grant

Senior citizens 65 years of age or over or surviving spouses 60 years of age or over may apply for the annual grant of $480. To be eligible, the applicant must have resided in his principal residence 183 days per year, 90 days of which were during the winter. Seniors living in subsidized housing are ineligible. This program began in 1978 and is administered by the Department of Health and Human Resources.

Beneficiaries:	1982-83 -	244 households
Benefit Expenditures:	1982-83 -	$118,000

NORTHWEST TERRITORIES

Senior Citizens' Land Tax Relief

Homeowners aged 65 years and over may, at the discretion of the municipal government, have 50% of municipal taxes waived. This program began in 1978 and is administered by the Department of Local Government.

Beneficiaries:	1982 tax year	- 72 homeowners
Benefit Expenditures:	1982 tax year	- $18,000 (estimate)

CHAPTER 3

CHILDREN'S FINANCIAL BENEFIT PROGRAMS

There are a number of federal and provincial programs which provide financial assistance to parents to assist them in meeting the costs of raising dependent children under 18 years of age. Universal federal Family Allowances are payable to all parents or guardians provided they meet residence requirements. The Child Tax Credit is an income-tested benefit which is part of the federal income tax system and is intended to assist low to moderate-income families. Five provinces operate special cash benefit programs for families with dependent children, some of which are targeted to low-income families and others to parents maintaining a handicapped child. In certain cases, families receiving these benefits may also be in receipt of social assistance benefits (see Chapter 4). It should be noted that the Prince Edward Island Family Allowance Supplement, which provided benefits to the fifth and each subsequent child in a family, was terminated January 1, 1980. This report does not discuss direct income tax deductions or exemptions, which are based on the number and/or ages of children in a family, or programs which largely provide services for children.

FEDERAL PROGRAMS

FAMILY ALLOWANCES

The principal objective of the federal Family Allowances (FA) program, which was introduced in July 1945, is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution. Family Allowances are administered by the Department of National Health and Welfare.

Eligibility

General

Under the 1973 Family Allowances Act, a parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 (ie., one with no taxable income in his own right) may apply for Family Allowances. At least one parent or guardian must be a Canadian citizen, a permanent legal resident of Canada (under the Immigration Act), or a visitor or holder of a Minister's Permit (under the Immigration Act) who has been legally admitted to Canada for at least one year and whose income during that time is subject to Canadian income tax. Canadian residents who are living outside Canada, but paying Canadian income tax, may still receive Family Allowances on behalf of the children in their care.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution which is authorized to be responsible for the care or custody of children. In some cases, such as when a child's placement is indefinite, payment is made directly to a foster parent.

Financial Eligibility

Family Allowances are paid to eligible parents regardless of the income or assets of the parents. The Special Allowance is payable regardless of income or assets available to the child. In both cases, however, benefits cease to be payable if the child begins to earn a taxable income.

Benefits

The Family and Special Allowances are flat-rate benefits which are paid monthly to a parent (usually the mother) or guardian on behalf of each dependent child. Generally speaking, from 1974 to 1982, the rates were escalated annually on January 1 on the basis of any increase in the Consumer Price Index during the 12 months ending the previous October. Exceptions to this have occurred, however. For example, in 1979 the monthly Family Allowance of $25.68 was reduced to $20.00 when the Child Tax Credit was introduced. The $20.00 was then indexed to determine the Allowance for 1980. The Special Allowance rate was not affected by this reduction and thus is now higher, although it had been paid at the Family Allowance rate prior to 1979. Indexation of the Family Allowance rate in 1983 and 1984 was limited to 6% and 5%, respectively, in accordance with the federal policy on fiscal restraint announced in late 1982. The Special Allowance rate, however, continued to be escalated based on the full increase in the Consumer Price Index.

Provinces may vary the amount of Family Allowances that the federal government pays to their residents according to the age and/or number of children in a family. Over a four-year period, the average total payments in a province must be the same as if the federal rate had been in effect and the smallest monthly payment must be at least 60% of the federal rate per child. Currently, Alberta is varying the rate according to the age of the child (under the Social Development Act), while, under the Québec Family Allowances Act (Loi sur les allocations familiales), Québec is varying the rate according to both the age of the child and number of children. The Special Allowance is not subject to variation by the provinces.

Federal Family Allowances must be reported as income for federal income tax purposes by the person who claims a tax exemption for the child. Special Allowances are not taxable.

Benefit levels for 1984 are shown in Table 3.1. Benefit levels for 1980 to 1984 may be found in Appendix C.

Financing

Family and Special Allowances payments are made out of the federal government's Consolidated Revenue Fund.

Table 3.1

Family Allowances
Monthly Benefits per Child

1984

Type of Benefit		Federal Rate	
Family Allowance		$29.95	
Special Allowance		44.68	
Alberta Configuration			
Child	0-6 years	$23.10	
	7-11 years	28.70	
	12-15 years	38.60	
	16-17 years	43.30	
Québec Configuration			
		Child 0-11 years	Child 12-17 years
First child		$17.98	$25.11
Second child		28.55	35.68
Third and each additional child		69.49	76.62

Table 3.2

Family Allowances
Number of Accounts/Children and Benefit Expenditures by Province/Territory

1982-83

Province/Territory[1]	Accounts			Children March 1983	Benefit Expenditures ($000's) 1982-83
	Family Allowance[2] March 1983	Special Allowance[3] March 1983	Total March 1983		
Newfoundland	97,113	922	98,035	199,572	66,294
Prince Edward Island	18,351	176	18,527	36,731	12,170
Nova Scotia	128,044	1,629	129,673	239,984	79,921
New Brunswick	109,893	1,265	111,158	209,773	69,626
Québec[4]	946,956	9,577	956,533	1,691,443	573,537
Ontario	1,257,876	10,129	1,268,005	2,293,875	763,545
Manitoba	147,579	2,530	150,109	290,584	96,413
Saskatchewan	142,977	1,791	144,768	291,375	96,238
Alberta	349,018	4,827	353,845	667,949	223,181
British Columbia	393,595	5,116	398,711	723,726	240,528
Yukon	3,813	95	3,908	7,193	2,510
Northwest Territories	8,551	175	8,726	19,761	6,633
Total	3,603,766	38,232	3,641,998	6,671,966	2,230,595[5]

1. Beneficiaries living outside Canada are paid from the regional office in their province/territory of last residence.
2. Number of Family Allowance accounts is the number of families receiving benefits.
3. Special Allowance accounts include child maintenance agencies and foster parents. There is one account for each child.
4. See "Provincial Programs" section for statistics on Québec Family Allowances.
5. Total may not add due to rounding.

Table 3.3

Family Allowances
Number of Children Entitled[1] by Age and Province/Territory
March 1983

Province/ Territory	Age of Child									
	0[2]	1	2	3	4	5	6	7	8	9
Newfoundland	9,412	9,528	9,526	9,915	9,703	10,370	10,415	10,978	11,020	11,294
Prince Edward Island	1,894	1,867	1,922	1,898	1,952	1,944	1,957	1,930	1,994	1,946
Nova Scotia	12,234	12,053	12,087	12,443	12,348	12,201	12,490	12,945	12,839	13,268
New Brunswick	10,411	10,487	10,580	10,625	10,513	11,089	11,487	11,510	11,583	11,608
Québec	88,228	94,035	96,016	98,331	93,962	93,890	93,422	92,284	89,939	86,821
Ontario	123,217	121,777	121,985	120,833	119,593	120,077	120,273	123,969	124,015	123,662
Manitoba	15,745	16,120	15,824	15,780	15,631	15,479	15,622	16,097	16,080	15,927
Saskatchewan	17,329	17,160	16,954	16,938	16,495	16,376	16,141	15,780	15,689	15,366
Alberta	43,300	41,934	40,279	39,058	37,873	37,446	36,829	36,546	35,417	35,015
British Columbia	41,730	41,534	40,010	40,061	39,278	38,747	38,306	38,512	38,265	37,929
Yukon	464	492	419	439	407	359	396	366	387	357
Northwest Territories	1,282	1,272	1,282	1,253	1,164	1,145	1,073	1,072	1,023	996
Total	365,246	368,259	366,884	367,574	358,919	359,123	358,411	361,989	358,251	354,189

Province/ Territory	Age of Child								
	10	11	12	13	14	15	16	17	Total
Newfoundland	11,656	12,329	12,162	12,067	12,135	12,484	12,589	12,501	200,084
Prince Edward Island	2,016	2,195	2,111	2,178	2,204	2,138	2,267	2,370	36,783
Nova Scotia	13,656	14,340	14,663	14,070	13,947	14,585	15,043	15,564	240,776
New Brunswick	12,131	12,577	12,464	12,231	11,969	12,518	12,822	13,637	210,242
Québec	85,291	89,128	92,995	94,501	94,772	97,813	104,944	112,265	1,698,637
Ontario	126,417	132,000	138,933	135,695	133,313	135,323	139,777	146,207	2,307,066
Manitoba	16,093	16,605	16,973	16,580	16,496	16,261	16,708	17,668	291,689
Saskatchewan	15,620	15,771	15,879	15,875	16,051	15,901	16,158	16,900	292,383
Alberta	35,095	36,269	37,832	36,519	35,904	35,885	36,056	35,967	673,224
British Columbia	39,176	40,112	43,779	43,040	41,956	41,357	41,30.	42,700	727,793
Yukon	415	424	429	433	342	383	354	362	7,228
Northwest Territories	1,038	1,119	1,134	1,081	1,091	1,076	968	953	20,022
Total	358,604	372,869	389,354	384,270	380,180	385,724	398,987	417,094	6,705,927

1. Figures do not match those in Table 3.2 since this table represents the number of children entitled to a Family or Special Allowance, whereas Table 3.2 represents the number of children in pay.

2. Figures are undercounted due to delays in reporting new births.

CHILD TAX CREDIT

The federal Child Tax Credit (CTC) program, which became effective in January 1979, is designed to provide additional assistance in meeting the costs of raising children for low to middle-income families. The program is administered by Revenue Canada, Taxation, through the income tax system.

Eligibility

General

Any parent (usually the mother) or guardian who receives Family Allowances on behalf of a dependent child under the age of 18 is eligible to apply for the Child Tax Credit at the time of filing her income tax return. The credit is available on behalf of a child for whom Family Allowances were paid for the January following a given taxation year. A parent or guardian who would not normally file an income tax return (e.g., because she has no taxable income) must complete a return in order to receive the credit.

Canadian residents living outside Canada who are receiving Family Allowances and filing Canadian income tax returns may claim the Child Tax Credit.

Financial Eligibility

Eligibility for the refundable Child Tax Credit is based on annual net family income as defined by the Income Tax Act (see "Benefits"). Assets are not a factor in the determination of eligibility.

Benefits

Child Tax Credit benefits vary according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not, provided they are living together, or the net income of a parent in a sole-support family. The net income of any other person who is claiming a personal exemption for an eligible child (whether or not the person lives with the claimant of the CTC) must also be included in family income; this includes a separated or divorced parent. The benefit is claimable for a given taxation year on the tax return relating to that year.

The maximum benefit payable per child in 1984 in respect of the 1983 taxation year is $343.00. This maximum credit is payable if the net annual family income for 1983 was less than $26,330. For each $1.00 of net family income above $26,330, the maximum credit per child is reduced by $.05. For example, the credit ceases to be available to families with one eligible child and net income greater than or equal to $33,190 and to families with two eligible children and net income greater than or equal to $40,050.

The maximum credit and the income ceiling have generally been escalated each year by any increase in the Consumer Price Index. However, in addition to the normal escalation, the credit payable in 1983 in respect of the 1982 taxation year was increased by $50. The maximum credit and income ceiling remained unchanged for the 1983 taxation year.

For families with taxable incomes, the refundable credit to which they are entitled reduces the tax which must be paid; families whose taxes are less than the credit or who owe no tax at all receive a non-taxable lump sum payment.

Financing

Lump sum payments to eligible parents are made out of the federal government's Consolidated Revenue Fund.

Table 3.4

Child Tax Credit[1]
Number of Families/Children
and Tax Credits Allowed
by Province/Territory

1982

Province/Territory	Families[2]	Children	Tax Credits Allowed[3] ($000's)
Newfoundland	83,842	180,084	55,921
Prince Edward Island	15,678	32,205	10,051
Nova Scotia	108,080	208,165	63,562
New Brunswick	96,303	194,209	60,057
Québec	729,959	1,378,876	412,255
Ontario	868,629	1,720,151	478,531
Manitoba	121,004	258,106	76,389
Saskatchewan	104,931	237,262	68,530
Alberta	215,218	465,284	123,613
British Columbia	263,653	531,158	146,205
Yukon	2,115	4,527	1,209
Northwest Territories	5,964	15,522	4,545
Outside Canada	2,966	5,735	1,553
Total	2,618,342	5,231,284	1,502,421

1. Figures are preliminary.

2. The number of families represents the number of taxfilers claiming the credit.

3. Credits are those allowed in respect of the 1982 taxation year, to persons filing income tax returns in 1983.

PROVINCIAL PROGRAMS

NEWFOUNDLAND

Special Child Welfare Allowance

A family maintaining a physically/mentally handicapped child under 18 years of age may apply for this monthly allowance. The benefit is intended to assist families in meeting the cost of drugs, services and/or assistive devices related to the child's disability. On January 1, 1984 the maximum benefit payable is $318 per month per child and is based on the child's special needs and an assessment of the financial capability of the parents to contribute towards the child's maintenance. This program is administered by the Department of Social Services.

Beneficiaries:	1982-83	-	252 children
Benefit Expenditures:	1982-83	-	$247,000

QUÉBEC

Québec Family Allowances (Allocations familiales du Québec)

The Québec Family Allowances Act (Loi sur les allocations familiales) provides for the payment of a monthly allowance (in addition to federal Family Allowance benefits) to the parent or guardian of an unmarried child under the age of 18 who is not a ward of the province. The applicant must have resided in Québec for at least one month or be paying Québec income tax.

The Québec Family Allowance rate varies according to the rank of the child in the family. The 1984 monthly rates are as follows:

First child	$7.90
Second child	10.55
Third child	13.18
Fourth and each additional child	15.80

The decision regarding annual rate increases, which are based on the Consumer Price Index, rests with the Provincial Cabinet. There is no Québec income tax payable on Québec Family Allowances. However, Québec Family Allowances paid on behalf of 16 and 17 year-old children are considered as taxable income for federal income tax purposes, whereas those payable on behalf of children under age 16 are not.

This program began in 1974 and is administered by the Québec Pension Board (Régie des rentes du Québec). Application of the Québec Family Allowances Act is the responsibility of the Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu).

Beneficiaries:	March 1983	-	947,474 families (1,683,502 children)
Benefit Expenditures:	1982-83	-	$177,337,000

Supplement for Handicapped Children (Allocation supplémentaire pour enfants handicapés)

Under the Québec Family Allowances Act (Loi sur les allocations familiales), families maintaining a child under 18 years of age with a severe and permanent impairment may apply for this supplement to assist them in caring for the child. The child must be certified by a physician as being affected by a hearing, visual or motor impairment, mental retardation, or a psychological or chronic illness (latter two categories added in January 1982). Eligible families who are either caring for the child at home or who are paying the full costs of the child's care in a hospital or reception centre receive this allowance in addition to their monthly Québec Family Allowance. The 1984 Supplement for Handicapped Children rate is $86.46 per month per eligible child. This program started in 1980 and is administered by the Québec Pension Board (Régie des rentes du Québec).

Beneficiaries:	March 1983	-	9,689 families (10,023 children)
Benefit Expenditures:	1982-83	-	$9,124,000

ONTARIO

Handicapped Children's Benefits

Under the Family Benefits Act (FBA), a family caring for a severely handicapped child (including a foster child) who is under 18 years of age may be eligible for a Handicapped Children's Benefit. The child must be residing in the parent's home and have a severe handicap which results in a functional loss. A further criterion is that extraordinary costs must be incurred as a direct result of the child's handicap. The benefit in effect in 1984 ranges from $25 to $250 per month, and is based on the extraordinary costs incurred, family income, and family size. This program was implemented in 1977 and is administered by the Ministry of Community and Social Services.

Beneficiaries:	March 1983	-	3,397 families (includes 569 FBA families)
Benefit Expenditures:	1982-83	-	included in total Family Benefits expenditures (see Chapter 4)

MANITOBA

Child-Related Income Support Program (CRISP)

Low-income families with dependent children under 18 years of age who are eligible for Family Allowances may apply for the income-tested CRISP benefit. Financial eligibility is based on total net family income for the tax year immediately prior to the benefit year (July 1 to June 30) for which an application is made. For the benefit year commencing July 1, 1983, the following deductions are allowed from the total family income: 6% of total gross annual family income, plus $584 for each eligible dependent child plus any maintenance or alimony payments made. The maximum benefit from July 1983 to June 1984 is $30 per month per child and is payable to families whose net annual income for 1982 is $9,181 or less; benefits are reduced by $0.25 for each additional dollar of net family income above this amount. This program was implemented in January 1981 and is administered by the Department of Employment Services and Economic Security.

Beneficiaries:	March 1983	-	8,686 families (21,421 children)
Benefit Expenditures:	1982-83	-	$6,372,000

SASKATCHEWAN

Family Income Plan (FIP)

A family with gross assets not exceeding a current market value of $150,000 and any dependent children under 18 years of age may apply for this income-tested benefit. Commencing April 1983, maximum benefits of $91 per month for each of the first three children and $81 per month for the fourth and each subsequent child are payable to families whose income is at or below $8,200 per year plus Family Allowances. For every $2 of additional income over this amount FIP benefits are reduced by $1. This program started in October 1974 and is administered by the Department of Social Services.

Beneficiaries:	March 1983	-	7,421 families
Benefit Expenditures:	1982-83	-	$15,968,000

CHAPTER 4

PROVINCIAL AND MUNICIPAL SOCIAL ASSISTANCE PROGRAMS

OVERVIEW

Provincial[1] and municipal social assistance programs, often called Canada's social security "safety net", are designed to provide income to meet the cost of basic requirements of a single person or a family when all other financial resources have been exhausted. This overview contains general information on selected design features of the social assistance programs in Canada, followed by individual provincial summaries covering specific applications and departures from the norms as of January 1984. In the interests of coherence and concision, this chapter will focus primarily on direct financial assistance to needy persons in their own homes, the main raison d'être of provincial social assistance programs. It should be noted, however, that the relevant legislation in each province also includes provisions concerning health and social services, assistance to persons in designated institutions providing care or supervision, and a wide range of administrative characteristics which are either not covered or only given passing reference in these pages.

Jurisdictional Matters

In accordance with the Constitution Act (1867), each province is responsible for the design, administration and delivery of its own social assistance program. Most provinces have a single, unified social assistance program, with long term benefits generated by computerized payroll issue from the provincial headquarters and short term and emergency assistance issued manually in local or regional offices of the provincial department of Social Services or its counterpart. In Nova Scotia, Ontario and Manitoba, the provincial authority grants assistance where need is deemed to be long term in nature, while each municipality is responsible for providing support to persons in need on a short term basis (including applicants for long term assistance awaiting transfer to the provincial program) and for emergency assistance situations; these provinces are said to have a "two-tier" social assistance network.

Under the Canada Assistance Plan Act, the federal government shares 50% of approved costs of provincial social assistance programs. In Nova Scotia, Ontario and Manitoba, a portion of municipal social assistance payments is cost-shared by the provincial authority, whose claim to the federal government under CAP agreements includes these municipal expenditures. The Canada Assistance Plan is further described in Appendix D.

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1. The terms "provincial" and "province" include the Northwest Territories, Yukon and municipalities (except where otherwise indicated).

Eligibility

General

In general terms, the only eligibility requirement for social assistance benefits is need, regardless of cause. Assistance may be granted to any individual or family head who is found, on the basis of a needs test (described later in this section), to be unable to provide adequately for himself and any dependents.

Administrative Requirements

Any social assistance applicant must meet some basic administrative requirements in order to establish initial and continuing eligibility. In all provinces, a social assistance applicant must:

(i) submit a duly completed application to the appropriate authority (usually on a prescribed form);

(ii) furnish any evidence as required in support of the application for assistance, such as proof of age, a medical certificate to confirm disability, a separation agreement, bank books, pay cheque stubs, etc.;

(iii) permit a home visit by a social worker to discuss the financial and social situation of the household (this requirement may be waived in some cases, such as emergency and short-term assistance);

(iv) provide written permission to the administering authority to verify any statement made in the application and any supporting documents concerning financial resources or any other circumstance of the household;

(v) prove that all other potential sources of financial support have been unsuccessfully explored; and

(vi) report any change in circumstances which might affect eligibility or the amount of assistance to which the household is entitled, such as the death or departure of a family member or additional income from work or other sources.

Residence

Residence is not a condition of eligibility for social assistance, except in Nova Scotia, Ontario and Manitoba, where municipalities are responsible for the delivery - and a portion of the cost - of short-term assistance. In these provinces, an applicant's period of residence is a determining factor only with respect to which municipality or level of government is responsible for the cost of any assistance granted to that person.

Categories of Beneficiaries

Provincial social assistance legislation includes some specific conditions of initial and continuing eligibility which apply to particular client groups; although some of these requirements are unique to a particular province, some general observations may be made concerning these groups.

The majority of social assistance clients may be categorized as aged, disabled, single-parent families or able-bodied unemployed ("unemployed employable") persons. These four categories account for over 90% of provincial and municipal social assistance caseloads, with the remaining 10% comprising a number of smaller target groups, such as large, low-income families, transients, strikers, children living with a relative or guardian, and employed persons. In some provinces, persons who are fully employed are not eligible for any assistance except in cases of extreme financial hardship, while other jurisdictions may choose to apply the same needs test to all applicants, regardless of the circumstances of each case.

(i) Aged Persons

A person who is suffering financial hardship by reason of advanced age may be eligible for (or already in receipt of) benefits under a number of other income maintenance programs (see Chapter 2). Where total income from all sources is insufficient to meet the person's budgetary requirements because of some age-related special needs, the number of dependent children or adults in his household or ineligibility for Old Age Security benefits, and provided he meets other eligibility requirements, social assistance may be granted. Some provinces have established higher basic assistance benefit levels or other special considerations for persons beyond their middle years in recognition of their difficult circumstances.

(ii) Disabled Persons

An applicant requesting assistance because of illness or disability is generally required to submit a medical certificate indicating the level of impairment and the potential for rehabilitation. This requirement may be waived - at least in the initial determination of eligibility - where the disability is obvious (e.g., paraplegic, severe mental handicap). All provincial programs have design features affecting disabled persons, including one or more of the following: higher asset and income exemption levels, higher basic assistance levels, special disability-related allowances, and/or supplementary coverage for health and medical services.

It should be noted that the federal Blind Persons Act and Disabled Persons Act were repealed in 1983 at the completion of the phase-out period for payment of allowances under these Acts. Benefits for blind or disabled persons in need have been integrated into the provincial social assistance programs.

(iii) Single-Parent Families

Because of the dramatic increase in family dissolution and single (unwed) parenthood in the past decade or so, larger numbers of single-parent family heads are applying for social assistance in all provinces. In recognition of the financial responsibility of parents with respect to their children regardless of the family situation, a sole-support parent may be required, as a condition of eligibility for social assistance, to either initiate legal proceedings against an absent spouse (or ex-spouse or putative father, as the case may be)

respecting maintenance payments, or to subrogate that right to the government. Moreover, some provinces may consider single parents as employable - and require them to actively seek and accept reasonable employment - where the parent and dependent child(ren) are physically and mentally healthy and where the dependents have reached a certain age (stipulated in provincial legislation). Depending on their age, unwed mothers may be required, as a condition of eligibility for assistance, to participate in rehabilitation programs (including academic upgrading, life skills training, job orientation, etc.).

(iv) Unemployed Employable Persons

Each provincial social assistance program includes a number of incentive measures designed to promote the entry or re-entry into the active labour force of able-bodied unemployed applicants; these measures may include lower asset and income exemption levels than the general caseload, reduced benefit levels and a wide range of employment support services and programs, some of which may be compulsory for applicants in this category. Some provinces may require unemployed employables, depending on their circumstances, to sign (and adhere to) an individualized contract which stipulates training and rehabilitation measures to be undertaken in order to regain financial independence. Other jurisdictions, notably municipalities in the "two-tier" provinces, may simply choose to consider any financial assistance paid to a person in this category as a loan to be partially or totally repaid upon the person's return to the labour force or upon his receipt of any sum (including Unemployment Insurance benefits) to which he was entitled during the period he was in receipt of social assistance. As a general rule, though, assistance may be granted to an unemployed employable applicant only when the administering authority is satisfied that:

(a) any history of unemployment was due, and any current unemployment is due, to circumstances beyond the person's control;

(b) the person is willing to accept employment which he is physically capable of handling or to engage in academic upgrading, re-training or other measures to reach a state of job-readiness;

(c) the person is making reasonable efforts to secure employment.

Financial Eligibility

Needs Test

Generally speaking, social assistance may be granted to any person in need, i.e., who is found to be unable to provide adequately for himself and any dependents on the basis of a test which takes into account that person's budgetary requirements and the income and other resources available to that person to meet such requirements. This procedure is known as the "needs test" or "budget deficit method" of determining eligibility. Entitlement to assistance may be established on the basis of the budget deficit, where regularly-recurring

budgetary requirements exceed available financial resources (as determined in accordance with provincial legislation), or where a budget surplus (income remaining after the calculation of budgetary requirements) is inadequate to provide for a special need or an unexpected situation. Thus, an applicant may be eligible for social assistance in an amount sufficient to cover only the cost of a particular medical requirement (e.g., diabetic supplies), a social service (e.g., family counselling) or other item of special need, where there is a likelihood of need if such assistance is withheld, and provided that the applicant meets other eligibility conditions.

Although each province defines "financial resources" differently, the following general provisions apply in all jurisdictions:

Assets

Certain exemptions are allowed with respect to actual and potential liquid assets and property of an individual or family applying for social assistance; any non-exempted assets are deemed to be available for current maintenance of the applicant and his dependents. Asset exemption levels in any given jurisdiction may vary in accordance with case classification (employable, disabled, etc.) and the size of the applicant's household; provincial definitions of "liquid assets" and asset exemption levels are included in the following summaries. Homeowners applying for social assistance are not required to sell their principal residence and household effects (within reason) as a condition of eligibility. Persons applying for long-term assistance are usually granted a temporary exemption on property which exceeds allowable exemptions in order to allow for the sale of such property at a reasonable price. Assistance may be withheld, reduced or terminated where an applicant or recipient has dissipated, spent, or otherwise dealt with his assets or other property in an unreasonable manner, including assignment or disposition of property for inadequate consideration (in order to qualify for assistance).

Income

Once an applicant's assets have been determined to be within the limits allowed under each provincial program, income from all sources is examined in the calculation of entitlement to social assistance. Some types of income, such as government or private pensions and maintenance or alimony payments (in most jurisdictions) are considered "unearned" and totally available for current maintenance. Other types of income, including the federal Child Tax Credit (see Chapter 3), payments to foster parents and special donations from charitable organizations are totally excluded in the calculation of financial resources. Where the source of income is employment, a partial exemption ("earnings exemption") may be granted on that income as an incentive for the individual or family head to regain financial independence. In some jurisdictions, the earnings exemption provision applies only after initial eligibility has been established, i.e., an applicant's employment income may not be reduced using the earnings exemption in order to establish eligibility for social assistance. The actual calculation of the earnings exemption varies in each province and is noted in the individual provincial summaries. Partial exemptions may also be allowed in some provinces on income from other sources such as room and board or property rentals. Part-time employment earnings of dependent children attending school and irregular income or casual earnings are totally or partially exempted, depending on the province.

In the determination of financial eligibility, a welfare authority may include imputed income in a household's financial resources, even though that household is not actually receiving money from any particular source. The most common examples of income imputation are situations where the applicant is living rent-free in return for janitorial services or as a result of shelter payments made by an absent or deserting spouse to a landlord, or where an applicant's excess property (i.e., exceeding allowable exemption levels) is deemed to be producing regular income.

Benefits

Budgetary requirements covered by basic social assistance include food, clothing, shelter (including utilities), household and personal needs, and (in some provinces) regularly-recurring items of special need. No two provinces use the same method of calculating social assistance benefit levels: some jurisdictions use a "pre-added budget" approach, which combines two or more of the above requirements under a single support allowance with shelter-related costs paid separately up to specified maxima, while others have chosen to grant assistance based on individual rate scales for each of the basic need components. Depending on the province, maximum shelter allowance levels may be established at the local/regional level (based on prevailing rates in that area) or for the entire province on a unified basis. In addition to the number of beneficiaries in any given household, variables affecting the amount of shelter allowance payable may include the type of accommodation (home ownership, tenancy, public housing, etc.), the inclusion of furnishings and utilities in shelter costs and shelter thresholds (where actual shelter costs fall short of minimum levels set by regulation in certain provinces, the difference is deducted from the household's social assistance entitlement).

Each provincial authority is responsible for the indexation of social assistance benefit levels within its jurisdiction. Most provinces have chosen an "ad hoc" approach to rate adjustments; where provinces have actually included indexation provisions in their social assistance legislation, details are provided in the individual provincial summaries.

In addition to financial assistance for basic needs, a wide range of social services and items of special need is also available, including allowances and services related to age, disability, employment, education, training and other special circumstances. All provinces also include provisions in their social assistance legislation respecting health and institutional needs, from comfort and/or clothing allowances for persons in need in designated special care facilities to payment of health insurance premiums (in premium-paying provinces) and ancillary health-related benefits such as prescription drugs, dental care, vision care, prostheses, etc.

Because of the complexity involved in any social assistance rate calculation and the difficulty in determining the relative well-being of a social assistance beneficiary in any province, given the wide range of ancillary benefits and supplementary programs available, social assistance benefit levels have not been discussed in this report. Questions relating to benefit levels should be addressed to the appropriate provincial authorities.

Administration

The individual program summaries in this chapter provide the name of the provincial department responsible for the administration of the social assistance program, the legislative authority (name of Act and Regulations) and an indicator of the program delivery network (regional and local offices). The following points summarize other selected administrative aspects of social assistance programs in Canada.

Method of Payment

Social assistance benefits may be paid in a variety of ways - by cash, payroll or manual cheque issue, voucher or authorization to purchase, or by direct payment to a third party vendor or supplier. Depending on the method(s) chosen by a particular province and the circumstances of each case, assistance may be granted on an ad hoc basis, every two weeks or monthly.

Case Review

As a condition of continuing eligibility for assistance, beneficiaries must report immediately any change in the circumstances of the household which would affect its entitlement to assistance or the amount thereof. In addition, each social assistance case is reviewed at least once per year for long-term cases and more frequently for able-bodied employables, either through a home visit by a social worker or a mail-in declaration (often appended directly to the social assistance cheque).

Recoveries and Reimbursement

Every province has established procedures to recover any amount of social assistance granted to a person who was not entitled thereto because of an unreported change in household income or other circumstances, accidental or willful misrepresentation or fraud. In addition, certain forms of assistance granted by a province may be contingent upon a formal agreement signed by the recipient to reimburse the government for such assistance.

Appeals

In any province, an applicant or recipient is entitled to file a request for appeal where he is dissatisfied with a decision affecting his entitlement to social assistance. Some provinces have established limits on issues which may be formally appealed, while others allow an individual to question any determination bearing on his case. Appeal systems may consist of a provincial appeals board made up of several members appointed by the Minister of Social Services or his counterpart, or a local review committee of a few community members, or both.

Trustee

Where a recipient is incapable of managing his own affairs, the welfare authority may appoint a trustee to administer any assistance granted on behalf of that recipient; depending on the province, an honorarium may be granted to the trustee for services rendered.

Statistics

Each of the following provincial summaries includes a global expenditure figure for the 1982-83 fiscal year as well as a statistical profile of the caseload; statistical information for the two previous fiscal years may be found in Appendix B. It should be noted that benefit expenditure information in the provincial summaries does not include administrative costs. Costs related to drug/health benefit programs are also excluded unless otherwise noted. In addition, caseload data in the statistical tables are not comparable interprovincially because of definitional and program disparities between jurisdictions. With regard to the terminology which is used in the tables, the term "case" refers to the number of family units (single or multiple-person) in receipt of benefits while "recipients" refers to the total number of persons who benefit from the payments.

NEWFOUNDLAND

SOCIAL ASSISTANCE

Social Assistance under the Newfoundland Social Assistance Act and Regulations is administered by the Department of Social Services through its five regional offices and fifty-two district offices throughout the province (including Labrador).

Eligibility

General

Social Assistance may be granted to persons who are physically present in Newfoundland, who lack adequate means to care properly for themselves and their dependents, and for whom Social Assistance is necessary for proper maintenance or rehabilitation. Aside from the general eligibility requirements outlined in the Overview to this chapter, a distinguishing feature of the Sccial Assistance program is the benefit delivery system for Short-Term Assistance (STA) and Long-Term Assistance (LTA).

Long-Term Assistance benefits are mailed directly from the Department of Social Services in St. John's to persons in need who are suffering from physical, mental or social handicaps and who have little or no income. Short-Term Assistance is issued manually by social workers in field offices to persons who are likely to have enough outside income to vary the amount of Social Assistance to which they are entitled on a monthly basis. STA may also be payable to persons during brief periods of unemployment, and it provides immediate assistance to cover any special needs of Long-Term Assistance cases which were not included in the regular LTA cheque issue and emergency assistance in unexpected situations.

Financial Eligibility

All applicants for Social Assistance are subject to a needs test as described in the Overview to this chapter. Some specific design features applicable to Newfoundland are noted below.

Assets

Persons applying for Short-Term Assistance may not retain liquid assets exceeding $40 for a single person or $100 for a family. Allowable asset limits for long-term applicants are $1,500 (single) or $2,500 (family), except in the case of disabled or aged applicants, who may retain $3,000 (single) or $5,500 (family) and remain eligible for assistance.

"Liquid assets" is defined as cash in the bank, readily marketable securities and investments in companies, but does not include life insurance policies and rural development grants.

Income

In the determination of entitlement to benefits, a certain portion of monthly income from salary and wages may be exempted. For cases receiving Social Assistance for a reason other than unemployment or disability, the following monthly income may be exempted:

(i) Single cases - First $30 plus 50% of income over $30 and up to $80 (maximum exemption $55);

(ii) Family cases - First $30 plus 50% of income over $30 and up to $200 (maximum exemption $115).

As an incentive for single parents to actively pursue legal action for support, Newfoundland allows these exemptions to be applied against any amount received through a court order of maintenance.

Earnings exemption levels for able-bodied unemployed applicants or recipients are set at 50% of the first $80 (single) or 50% of the first $200 (family). Disabled persons may retain 100% of the first $95 (single) or $190 (family).

Net earnings, against which the exemptions may be applied, are determined by deducting from the gross earnings of the applicant and/or spouse all compulsory deductions (including union dues) and work-related expenses (including transportation, work clothing and equipment and housekeeper services). While the earnings exemption may be applied against provincial training allowances, no exemption is permitted on income derived from job creation programs (federal or provincial) or a training allowance from the Canada Employment and Immigration Commission.

In addition to the general eligibility requirements noted in the Overview with respect to unemployed employables, persons in this category in Newfoundland must submit an itemized statement of income for the three months preceding application. Where such income exceeds levels specified in provincial legislation for the 90, 60 and 30 days immediately preceding the date of appplication, eligibility for Social Assistance is deferred until the respective income levels are below the specified ceilings. The effect of this procedure is to impose a waiting period on applicants who do not budget properly during periods of income fluctuation.

Benefits

Regular assistance is calculated using a pre-added budget, which provides (i) a maximum assistance level covering the total requirements of the household for food, clothing, personal care, fuel, household maintenance and utilities, plus (ii) a maximum shelter allowance which is determined in accordance with the type of accommodation (rented or owned) and the size of the household. A special winter heating supplement is payable to Social Assistance recipients in Labrador. Able-bodied unemployed persons and childless couples under 50 years of age are subject to reduced pre-added budget levels; the actual reduction in entitlement depends on whether the able-bodied person is living with relatives, non-relatives or in his own home.

Disabled persons requiring supportive services to aid independent living may be granted a wide range of supplementary benefits, ranging from a flat-rate disability supplement of $125 monthly to the actual cost of shelter, utilities and other goods and services deemed necessary for the safety, well-being or rehabilitation of the individuals concerned.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1982-83 fiscal year were $79,793,000.

NEWFOUNDLAND

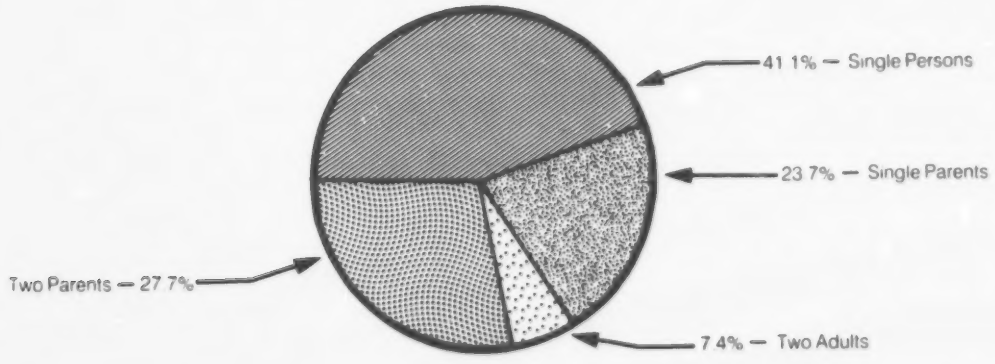
Table 4.1 Social Assistance
Number of Cases and Recipients
as of End of Quarter

1982-83

	June 1982	September 1982	December 1982	March 1983
Cases	19,908	20,179	20,593	20,747
Recipients	50,029	50,914	52,017	51,944

Figure 4.1 Social Assistance
Percentage Distribution of Caseload
by Case Composition

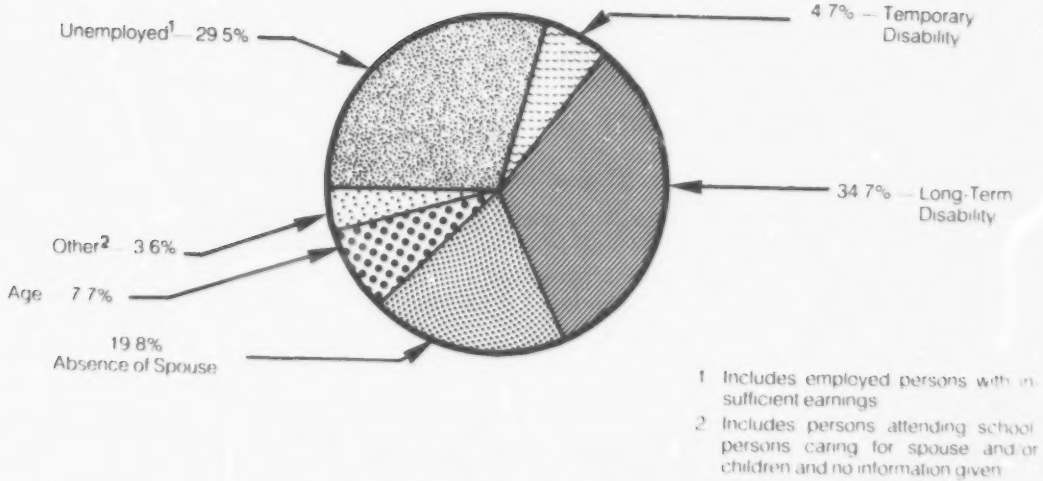
March 1983



NEWFOUNDLAND

Figure 4.2

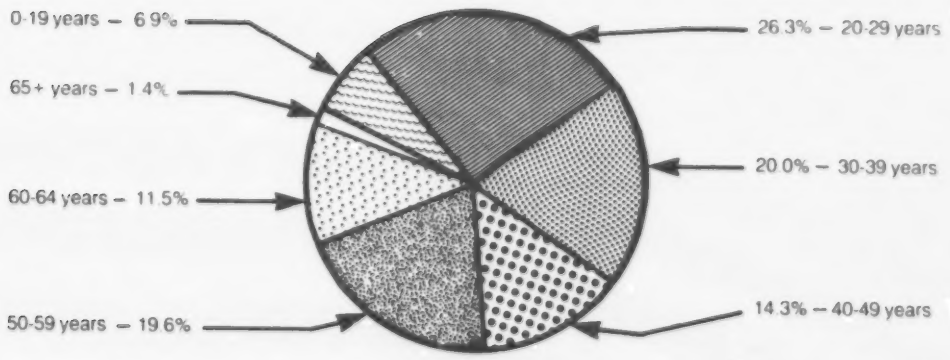
Social Assistance
Percentage Distribution of Caseload
by Reason for Assistance
March 1983



1 Includes employed persons with insufficient earnings
2 Includes persons attending school, persons caring for spouse and/or children and no information given

Figure 4.3

Social Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1983



PRINCE EDWARD ISLAND

FINANCIAL ASSISTANCE

In Prince Edward Island, Financial Assistance under the Welfare Assistance Act and Regulations is provided through five regional offices of the Department of Health and Social Services located in the major centres of the province.

Eligibility

General

Under the Welfare Assistance Act, assistance shall be provided to "any person in need and to any person who is not in need but likely to become a person in need if the goods or services are not provided". The eligibility guidelines outlined in the Overview to this chapter generally reflect the situation in Prince Edward Island.

Financial Eligibility

Assistance may be granted to any person who is unable to provide adequately for himself or his family on the basis of a needs test that relates his liabilities to his assets which are available to meet those liabilities, in accordance with the Regulations. Special design features of the financial eligibility provisions in Prince Edward Island are noted below.

Assets

Applicants are allowed to exempt a certain portion of their assets in the determination of their eligibility for benefits. Asset exemption levels vary according to the type of case.

In the case of single employable persons, all assets are considered available for current maintenance requirements except that an exemption on liquid assets of up to $200 may be allowed in special circumstances (e.g., short term unemployability).

A single parent with a dependent child or a couple may be allowed an exemption of $1,200 on liquid assets; in both cases, an additional $300 exemption applies to each dependent child (after the first child, for a single-parent family), to a maximum family exemption of $2,400. A single disabled person is allowed an exemption of $900.

"Liquid assets" includes cash on hand, in a bank, credit union or cooperative, and the realizable value of stocks, bonds, debentures, the cash surrender value of life insurance policies, savings receipts, mortgages and bequests or settlements.

Income

No income exemption is allowed for a beneficiary who, previous to his application for assistance, was employed in permanent and full-time employment, or who has been employed or in receipt of Unemployment Insurance for a period of 12 consecutive months. For all other beneficiaries, the following amounts from wages or earnings are exempted from the computation of income:

(i) one-person benefit unit - $25.00 monthly;

(ii) two-person benefit unit - $50.00 monthly;

(iii) three-person benefit unit - $75.00 monthly;

(iv) benefit unit of four or more persons - $100.00 monthly.

This exemption applies for a period not exceeding six months.

The following involuntary deductions from the applicant's wages are not included in the computation of income:

(i) group medical insurance premiums;

(ii) group life insurance premiums;

(iii) income tax deductions;

(iv) reductions resulting from a Court Order;

(v) other similar matters that are a condition of receiving the salary or wages.

When an applicant or beneficiary is using his own vehicle to travel from his residence to his place of employment, such travelling expenses are exempt from the computation of income at a rate approved by the Minister of Social Services.

Benefits

Where the financial needs of an individual or family head are deemed to be long-term in nature (four months or more), maximum entitlement is based on a monthly pre-added budget for (i) food, clothing, household and personal needs, plus (ii) the actual cost of shelter (provided that such cost does not exceed the beneficiary's reasonable needs or the cost of similar accommodation in the same community) and (iii) the cost of regularly-recurring special needs.

Depending on the individual circumstances of each case, where a client is eligible for short-term assistance (up to four months), the benefit level payable may be determined by using the above method or by calculating entitlement for each item of basic and special need, in accordance with maxima stipulated in the Regulations. In all cases where assistance is required for less than four months, lesser amounts than those prescribed by Regulation may be granted where such amounts will suffice to meet emergency or short-term needs (including items of special need).

Benefit Expenditures

Benefit expenditures on Financial Assistance for the 1982-83 fiscal year were $21,745,000.

PRINCE EDWARD ISLAND

Table 4.2

Financial Assistance
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter

1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Cases				
Singles	2,279	2,256	2,329	2,429
Families	2,455	2,470	2,592	2,581
Couples	212	212	212	207
Couples with dependents	852	833	982	974
Single parents	1,391	1,425	1,398	1,400
Total Cases	4,734	4,726	4,921	5,010
Recipients	10,704[e]	10,685[e]	11,126[e]	11,328[e]

e - estimate

PRINCE EDWARD ISLAND

Figure 4.4

Financial Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1983

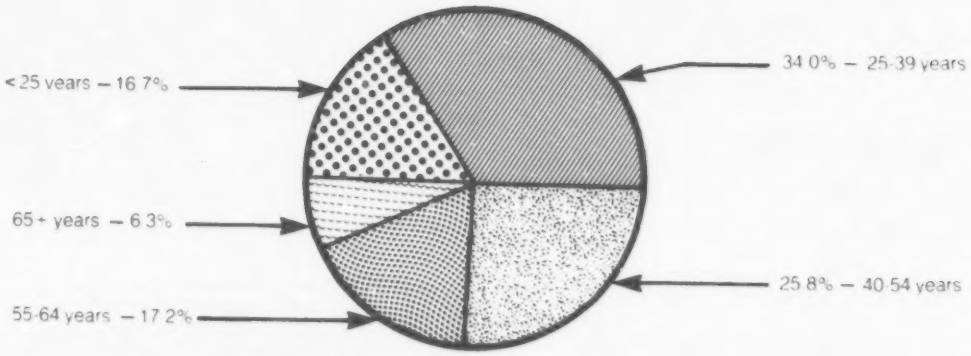
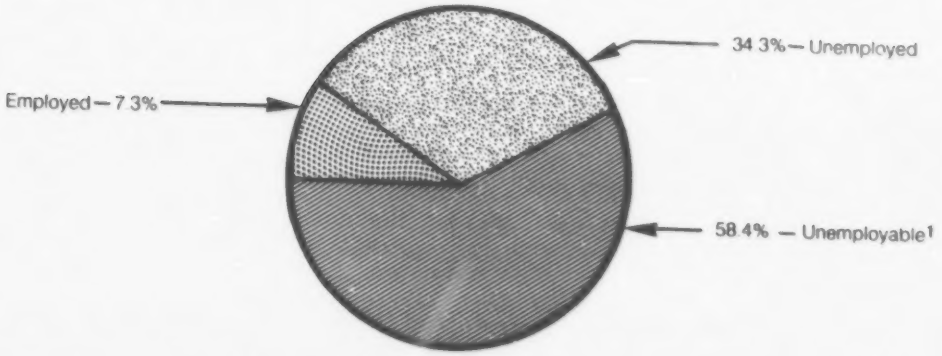


Figure 4.5

Financial Assistance
Percentage Distribution of Caseload
by Employment Status of Head
March 1983



1. Includes 0.5% of cases with no information.

NOVA SCOTIA

In Nova Scotia, the provincial and municipal levels of government share responsibility for the provision of financial assistance to persons in need. The Family Benefits Act (FBA) authorizes the province to grant assistance to persons or families who are in need where the duration on assistance is likely to be prolonged in nature. The Department of Social Services administers FBA assistance through its five regional offices throughout the province and thirteen district offices located within those regions. Municipal General Assistance covers short-term needs and other special situations.

FAMILY BENEFITS

Eligibility

General

Categories of applicants who may be eligible for Family Benefits include persons 65 years of age and over who are not eligible for federal Old Age Security benefits, persons with a major physical or mental impairment which is likely to last for at least one year, unemployable single women from 60 to 64 years of age, single mothers or disabled fathers who have care and custody of at least one dependent child, and foster parents.

As an example of specific eligibility provisions, an unmarried mother 16-18 years of age is eligible to receive benefits on her own behalf only where extraordinary and compelling circumstances are present and adequate income from other sources is not available. Unmarried mothers under the age of 16 years and single fathers regardless of age (except disabled fathers) must apply for municipal General Assistance.

Financial Eligibility

Applicants for FBA are subject to a needs test which involves a comparison of the aggregate of allowable shelter costs and personal allowances for each member of the household with non-exempted financial resources (as noted below). The deficit, if any, is the FBA entitlement. Allowable shelter costs may include rent or mortgage, electricity and fuel up to a maximum level based on family size.

Assets

The following liquid assets are exempted from the calculation of financial resources of an applicant for or recipient of FBA:

(i) $1,500 for a single elderly person;

(ii) $2,500 for an elderly person residing with his spouse, or for a single mother with at least one dependent child;

(iii) $3,000 for a single disabled person; and

(iv) $5,500 for a couple (where both spouses are eligible), or for a disabled father with at least one dependent child, or for a woman with dependent(s) whose spouse is in a sanatorium or a hospital.

"Liquid assets" means cash, bonds, stocks, debentures and other assets which can be converted readily into cash, and includes a beneficial interest in assets held in trust and available to be used for maintenance, but does not include the amount remaining to be paid under a mortgage or agreement for sale, or the cash surrender value of a life insurance policy.

The Family Benefits program allows a further exemption of up to $1,500 for the training or education of each dependent child in the family, provided that these sums are held in an irrevocable trust fund.

Income

No deductions or exemptions are allowed on wages in the calculation of initial eligibility of an applicant. In the determination of ongoing entitlement to Family Benefits, a recipient is allowed a monthly deduction from gross wages of $100 for a single person or $200 for a person with at least one dependent; 75% of any remaining (gross) wages is considered as income which is available to meet current needs.

Benefits

FBA assistance levels are based on the number of recipients in the household and living arrangements. The shelter component covers the actual cost of rent or a mortgage, fuel, electricity, taxes, water, repayment of a home improvement loan, household supplies and house maintenance, provided that the aggregate of these costs does not exceed the maximum shelter allowance stipulated in the Regulations for any given family size. The flat-rate personal needs component of the household's budget covers food, clothing and miscellaneous essentials, and is based on the family's composition (number of adults and children) and its living arrangement (e.g., tenants, boarders). In addition, a flat-rate allowance for routine transportation is payable to each FBA household.

Special assistance under the Family Benefits Act is limited to specified medical requirements (including medication and test materials for diabetics, special medical examinations and related transportation costs), rehabilitation services and Pharmacare for disabled FBA recipients; for other items of special need, FBA recipients must apply for municipal General Assistance in the municipality where they have established residence.

Under the Family Benefits Regulations, the Minister of Social Services shall review Family Benefits rates semi-annually and adjust these rates to the nearest dollar in accordance with any increase in the Consumer Price Index.

MUNICIPAL GENERAL ASSISTANCE

Nova Scotia's Social Assistance Act authorizes municipalities to provide financial assistance on a cost-shared basis where need is deemed to be short-term in nature and in other special circumstances, as noted below.

Financial assistance granted by municipal units having approved organized Municipal Social Services programs is reimbursed by the province at a minimum rate of 75%; actual cost-sharing levels vary for each municipality in accordance with the provincial Education Foundation Scale. Where a municipal unit does not have a Social Services office or a full-time social service worker, the provincial government shares assistance costs at the rate of 66 2/3%.

Each of the 66 municipalities granting General Assistance in the province establishes rules and regulations governing eligibility, benefits and administrative procedures, subject to minimum standards set by the province. Each municipality must submit its social assistance policies for approval by the provincial Department of Social Services in order to ensure that these standards are met.

The following summary contains general information on municipal social assistance in the province, along with some specific observations concerning the General Assistance program in the Halifax Region.

Eligibility

General

The provincial Social Assistance Act authorizes a municipality to grant assistance to residents of that municipality who are able-bodied unemployed persons in short-term need situations, employed persons requiring income supplementation due to special needs, Family Benefits (FBA) recipients with special needs not covered under FBA legislation, and persons with long-term needs who do not qualify under any FBA case classification.

Financial Eligibility

The budget deficit method (needs test) is used to determine initial and ongoing eligibility and the amount of assistance required. Assistance payments are calculated by totalling the costs of items such as food, clothing, shelter and drugs, and deducting from the total any financial resources which the municipality considers available for current maintenance.

Assets

Provincial policy permits any municipality to allow applicants to retain liquid assets in amounts not exceeding the federal CAP guidelines (see Appendix D). In practice, municipalities require liquid assets of an applicant to be expended to meet ongoing needs before he can be considered as eligible for General Assistance; however, an applicant's residence, furnishings and car are not usually considered as financial resources unless their value is excessive. The social assistance administrator of any given municipality may allow exemptions on

certain types of assets, depending on municipal policy or on the circumstances of specific cases.

Income

Most Nova Scotia municipalities do not allow any exemptions on income from earnings or any other source. In the Halifax Region, a recipient is allowed a monthly exemption of $50 for a single person on wages from part-time or full-time employment, and $100 for a client with at least one dependent. The amount against which this exemption may be applied is equal to gross earnings minus routine deductions such as income tax, pension plan contributions, medical insurance premiums and union dues. Partial exemptions may also be allowed in the Halifax Region on income from specified sources, such as room and board, property rentals and business.

Benefits

Each municipality establishes its own rates subject to provincial approval. In addition to providing financial assistance on an ongoing basis, municipalities may grant emergency assistance to cover urgent and immediate needs. In the Halifax Region, maximum levels are set for individual items of basic need, based on family size and ages of dependent children. A pre-added budget chart which aggregates amounts for individual items of basic need is used to calculate the total entitlement of a family or an individual on assistance for over one month.

Benefit Expenditures

Benefit expenditures on Family Benefits during the 1982-83 fiscal year were $86,488,000. Municipal General Assistance benefit expenditures for the 1982 calendar year were $23,338,000.

NOVA SCOTIA

Table 4.3 Family Benefits and General Assistance
Number of Cases and Recipients
by Program
as of End of Quarter
1982-83

Program	June 1982	September 1982	December 1982	March 1983
Family Benefits				
Cases	21,134	21,304	21,579	21,942
Recipients	42,565	42,446	42,852	43,584
General Assistance				
Cases	7,430	7,806	9,650	9,621
Recipients	19,838	20,842	25,766	25,688
Family Benefits and General Assistance				
Cases	28,564	29,110	31,229	31,563
Recipients	62,403	63,288	68,618	69,272

NOTE: Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates.

Table 4.4 Family Benefits
Number of Cases by Case Composition
as of End of Quarter
1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Singles	10,133	10,278	10,359	10,476
Families	11,001	11,025	11,220	11,466
Couples	1,096	1,171	1,226	1,248
Couples with dependents	1,741	1,682	1,693	1,712
Single parents	8,164	8,172	8,301	8,506
Total Cases	21,134	21,304[1]	21,579	21,942

1. Individual components do not add to total due to a minor reporting discrepancy.

NOVA SCOTIA

Table 4.5

Family Benefits
Number of Cases
by Reason for Assistance and Age Group of Head
March 1983

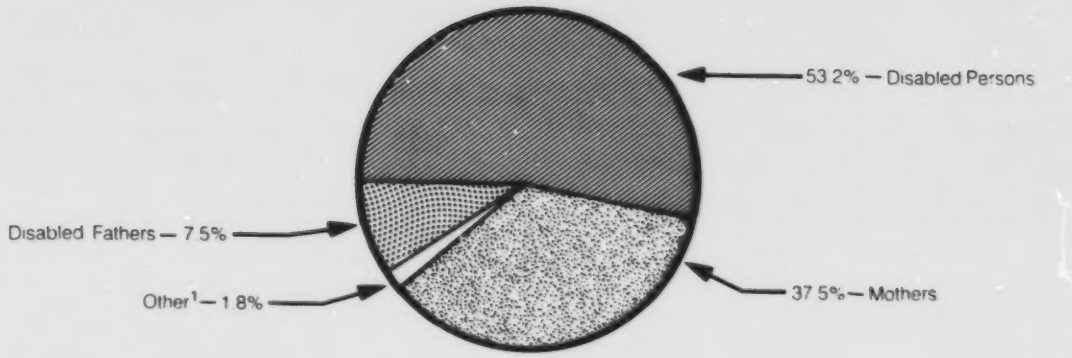
Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	441	1,716	1,749	1,912	3,424	2,402	33	11,677
Disabled Father	3	59	262	500	573	167	88	1,652
Mothers	736	2,878	2,390	1,373	721	110	18	8,226
Divorced	2	319	736	423	119	6	0	1,605
Widowed	1	41	139	297	358	84	18	938
Deserted	30	932	1,041	523	195	16	0	2,737
Unmarried	702	1,576	461	124	39	4	0	2,906
Wife of Disabled Man	0	1	5	3	10	0	0	19
Wife of Prisoner	1	9	8	3	0	0	0	21
Foster Parent	4	22	25	31	71	39	85	277
Unemployable Woman	--	--	--	--	--	77	1	78
Aged Person	--	--	--	--	--	1	31	32
Total Cases	1,184	4,675	4,426	3,816	4,789	2,796	256	21,942

-- not applicable

NOVA SCOTIA

Figure 4.6

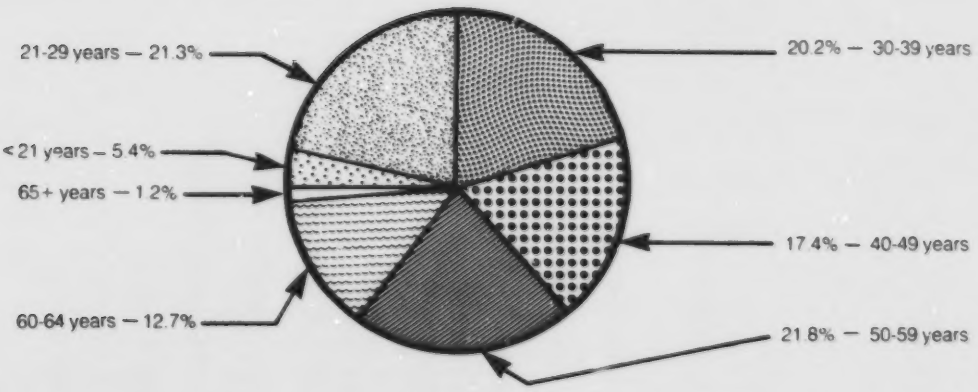
Family Benefits
Percentage Distribution of Caseload
by Major Reason for Assistance
March 1983



1. Includes foster parents, unemployable women and aged persons

Figure 4.7

Family Benefits
Percentage Distribution of Caseload
by Age Group of Head
March 1983



NEW BRUNSWICK

SOCIAL ASSISTANCE

The New Brunswick Department of Social Services is responsible for the administration of Social Assistance under the Social Welfare Act and Regulations through its seven regional offices and twenty-one local offices within those regions.

Eligibility

General

Social Assistance is a program of financial support for persons who lack the means to provide for their basic needs and the needs of their families, and who have no other source of financial support.

Prior to being tested for financial eligibility, all single persons and family heads 19 to 54 years of age and youths aged 16 to 18 years living outside the parental home require an employability assessment to determine their budgetary requirements (which are based on high, medium or low employability); this requirement does not apply to applicants who are unemployable by reason of age, disability or other special circumstances, nor to persons applying for "single-issue" (emergency) assistance or to employed applicants.

A person 19 years of age or over who applies by reason of mental or physical handicap is required to have a medical assessment. The applicant may be considered as an "unemployable person" within the general caseload or as a client under the "Disability Category" (reported as "Disability Allowance" for statistical purposes), depending on the severity of the handicap and the recommendations of the Provincial Medical Advisory Board, which is appointed by the Minister of Social Services.

Financial Eligibility

Once an applicant's eligibility has been established in terms of social need (e.g., disability, family situation) and no alternate source of support is available, non-exempt assets (see Overview to this chapter) are examined with respect to allowable levels. Income is also considered, first to determine eligibility and then to establish the budget deficit. This deficit is determined by taking the fixed allowance level (discussed later under "Benefits") appropriate to a unit's structure and size, plus the amount required for regularly-recurring items of special need, and deducting from the total an amount equal to the non-exempted income of the household. Special design features with respect to financial eligibility are noted below.

Assets

Clients in the general caseload are allowed an exemption on liquid assets of up to $500 per recipient to a maximum of $1,000 per household. Clients applying for assistance under the Disability Category are allowed an exemption on liquid assets which is equal to $1,000 for a single disabled person, $1,500 where a family head or spouse is disabled, and $2,000 where both spouses are disabled; a further $300 exemption is allowed for each dependent in a Disability Category household.

The "liquid assets" against which the above exemptions may be applied include cash on hand, convertible trust funds, mortgages or other collectable loans, valuables in a safety deposit box, property other than the applicant's residence, and the cash surrender value of life insurance policies exceeding $1,000 per household (the first $1,000 is totally exempt for all households).

Income

In determining the ongoing entitlement of an applicant or recipient, up to $150 for a single person or $200 for a single parent or a couple with or without children may be exempted from the calculation of monthly income from part-time or full-time employment. This provision may not be used to reduce income from training or educational allowances or property rental income. A household may qualify for either the above earnings exemption or a total exemption of financial assistance received from the New Brunswick Housing Corporation under the Rental Assistance to the Elderly/Disabled Program (see Chapter 5).

Benefits

Basic Social Assistance covering food, clothing, household and personal items, fuel and utilities, routine transportation and shelter is calculated in accordance with the "fixed allowance level", which is a pre-added amount appropriate to the household's size and circumstances. Fixed allowance levels for various case types are based on a combination of factors, including the level of employability, the source of shelter (parental home or private accommodation), age of the recipient and any dependents, degree of disability, and eligibility for Unemployment Insurance benefits. For all family units, the amount paid in respect of each dependent in the household is age-related, with a higher benefit level payable for a dependent 18 years of age and over.

For all households except the Disability Category, when the actual cost of shelter is less than 25% of the appropriate fixed allowance levels, the difference is deducted from the household's maximum entitlement; aside from this special consideration, the fixed allowance level for Disability Category recipients is the same as that for unemployable persons.

Single persons and childless couples who are eligible for and awaiting Unemployment Insurance benefits are not eligible for Social Assistance for an eight-week period; single parents and couples with children in similar circumstances are subject to reduced fixed allowance levels for the same period.

With respect to the employable category, the lowest fixed allowance level applies to a single employable person living with his parents; entitlement increases where the person is living outside of the parental home and in accordance with the applicant's age group (18 to 39, 40 to 54, over 55 years of age).

A single parent under 19 years of age may be granted an allowance (equivalent to that which is paid to a single employable person under 40 years of age living independently) in addition to being provided with a supportive living environment, where the adolescent is unable to live in the parental home, provided that the applicant agrees to participate in specified training and rehabilitation programs. In such cases, the child is paid separately in an amount equal to the prevailing foster care rate.

Under the Social Welfare Regulations, fixed allowance levels for all units may be adjusted cumulatively each year up to the percentage increase in the Consumer Price Index for the previous calendar year.

Benefit Expenditures

During the 1982-83 fiscal year, benefit expenditures on Basic Social Assistance and the Disability Allowance amounted to $154,798,000 and $10,010,000 respectively.

NEW BRUNSWICK

Table 4.6 Basic Social Assistance and Disability Allowance
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter

1982-83

Program and Case Composition	June 1982	September 1982	December 1982	March 1983
Basic Social Assistance				
Cases				
Singles	12,394	12,098	13,006	13,748
Families	17,295	17,499	18,168	18,852
Two person	1,393	1,417	1,490	1,585
One parent	10,811	10,985	11,229	11,342
Two parent	5,091	5,097	5,449	5,925
Total Cases	29,689	29,597	31,174	32,600
Recipients	62,403	62,394	64,990	67,635
Disability Allowance				
Cases				
Singles	2,407	2,407	2,393	2,396
Families	45	46	49	48
Total Cases	2,452	2,453	2,442	2,444
Recipients	2,523	2,522	2,513	2,512

NEW BRUNSWICK

Figure 4.8

Basic Social Assistance
Percentage Distribution of Caseload
by Case Composition
March 1983

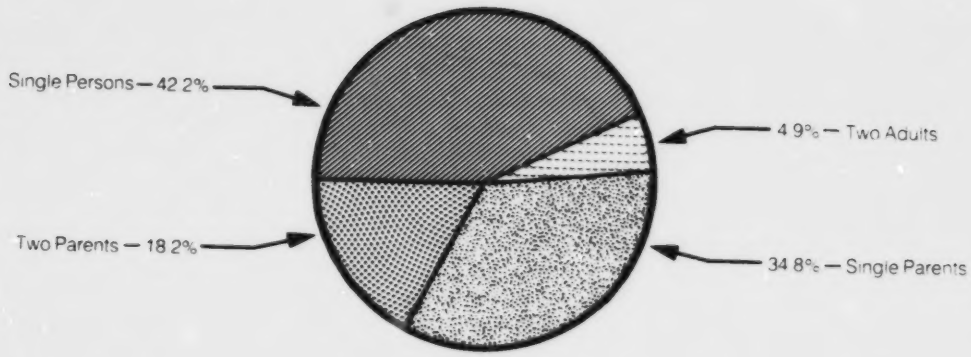
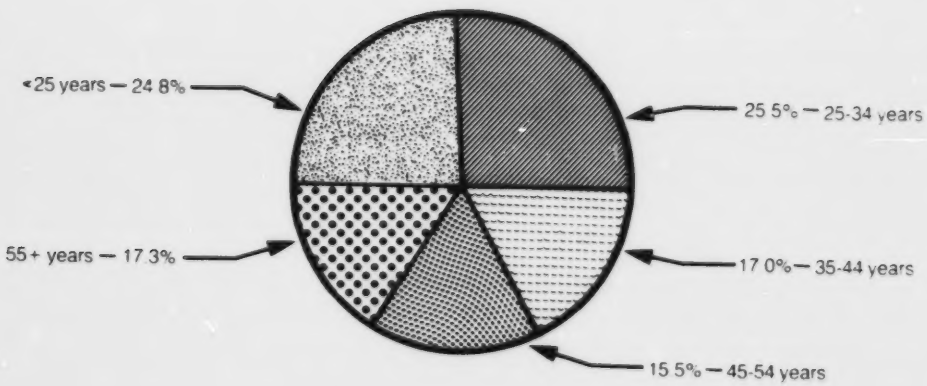


Figure 4.9

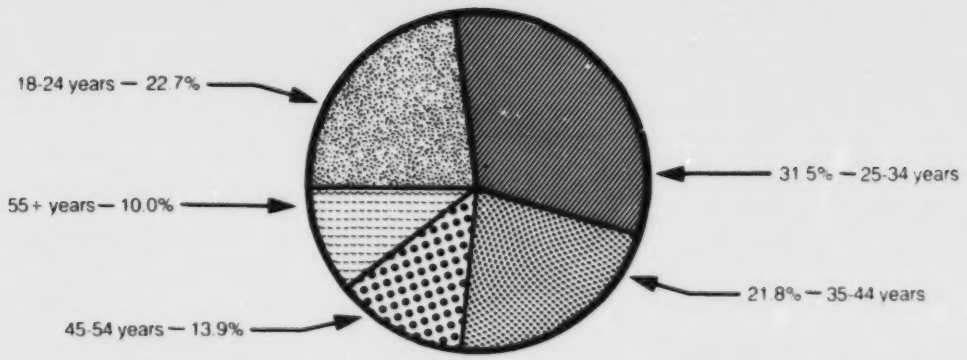
Basic Social Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1983



NEW BRUNSWICK

Figure 4.10

Disability Allowance
Percentage Distribution of Caseload
by Age Group of Head
March 1983



QUÉBEC

SOCIAL AID (Aide sociale)

The Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu du Québec) is responsible for the administration of the Social Aid program, under the legislative authority of the Social Aid Act (Loi sur l'aide sociale) and Regulations, through its 14 regional and 141 local offices throughout the province, including 23 in Montreal. These local offices are known as Québec Work Centres ("centres locaux Travail-Québec"), since the provincial government has amalgamated its former Manpower Centres and Social Aid offices within a single network. The City of Montréal is responsible for the administration of the Social Aid program within its municipal boundaries, in accordance with the terms and conditions of the provincial legislation. It should be noted that Québec is one of only two Canadian provinces (along with Manitoba) which have integrated manpower services and programs and those in the income security sector under the mandate of a single government department; in both cases, a separate department - the Ministry of Social Affairs in Québec (Ministère des Affaires sociales du Québec) - offers a wide range of complementary social and health services.

The Work Income Supplement program (Supplément au revenu de travail), which is designed to provide a cash benefit to low-income workers, whether or not they are Social Aid recipients, is described at the end of this section.

Eligibility

General

The aim of the Social Aid program is to provide to residents deprived of means of subsistence an income which will allow them to meet their basic needs and those of their dependents.

Aside from the general eligibility conditions outlined in the Overview to this chapter, a requirement which may be imposed on applicants where it is deemed useful or necessary is adherence to a recovery plan based on the circumstances of each household. The recovery plan usually establishes any required training or rehabilitative measures, or any other appropriate initiative which will facilitate the applicant's entry or re-entry into the labour force and generally improve his standard of living. Social Aid shall be refused or cancelled where an applicant refuses to comply with his recovery plan without valid cause. In the case of an applicant who accepts the recovery plan in principle, but who willfully or negligently fails to honour the commitments he has made in accordance with that plan, the case is treated as though the applicant has refused or abandoned employment (see "Benefits").

Under the Social Aid Act, a single person who reaches the age of 18 years and is not attending university or college must apply for Social Aid in his own right, even if he continues to live in the home of his parents; this requirement prevails whether or not the parents in question are Social Aid recipients themselves.

Financial Eligibility

Social Aid is granted on the basis of the deficit which exists between the needs of an individual or family and the income which is available to meet those needs, provided that the value of any non-exempted assets does not otherwise render the person or family ineligible for assistance. Specific provisions pertaining to the calculation of financial resources under the Social Aid program are noted in the following paragraphs.

Assets

In the determination of a household's financial resources, the calculation of assets involves two separate steps - one for real and personal property and one for liquid assets - as noted below.

Step 1 - Real and personal property:

(i) includes the total market value of property of the household which is not considered as a liquid asset (see definition under step 2), nor specifically exempted; exemptions include furniture, domestic effects and work tools, to name but a few;

(ii) the net value of the household's residence (i.e., after deducting any encumbrance) is exempted up to $40,000; any amount remaining after this exemption has been applied to the net value is imputed as income of the household at the rate of 1% per month;

(iii) the aggregate value of the real and personal property is then calculated by adding the gross value of the family's motor vehicle which exceeds $4,000 and the gross value of any other non-exempted real and personal property other than the household's residence; the exemption allowed on this aggregate value is $1,500 for a single person or $2,500 for a family; any amount remaining after this exemption has been applied to the aggregate value is imputed as income of the household at the rate of 1% per month;

(iv) no income is imputed on a household's property as long as there are impediments to the sale of the property which are beyond the control of the household.

Step 2 - Liquid assets:

(i) includes cash on hand or in a financial institution, the value of any assets which may be converted on short notice, any transferable securities, stocks and bonds (including government savings bonds), any debt owed to the applicant which may be acquitted immediately, the cash surrender value of any life insurance policy exceeding $2,500 and any other negotiable asset;

(ii) where the liquid assets of a houshold exceed $1,500 for a single person or $2,500 for a family, any excess is considered as income available to the houshold.

It should be noted that the calculation of property value and liquid assets are two distinct and mutually exclusive procedures: property value exceeding allowable levels cannot be transferred to the liquid assets calculation, and vice versa.

Income

Any amount which is imputed as household income because of real and personal property exceeding allowable exemptions is deemed to be an available financial resource, and the household's Social Aid entitlement will be reduced by an amount equal to the imputed income.

Earnings from work, rounded down to the nearest $10, are considered as income of a household after applying a monthly exemption of $40 for a family plus $5 for each dependent child or $25 for a single person.

The amount against which this exemption may be applied includes employment earnings, net commissions and net self-employment income, or any training allowance received under the National Training Act. Deductions allowed on this income before the application of the earnings exemptions include:

(i) income tax deductions, Unemployment Insurance and health insurance premiums;

(ii) contributions to the Québec Pension Plan and any other compulsory pension scheme;

(iii) union dues; and

(iv) the lesser of $25 monthly or 6% of monthly employment earnings, in respect of work-related expenses.

An additional $50 monthly exemption is allowed on training allowances paid to a single-parent family under the National Training Act. Any payment received under the Work Income Supplement Program is not considered as income for Social Aid purposes.

Where assistance for ordinary needs has been granted for at least three consecutive months, work income from the first month during which employment actually begins is not considered as a financial resource of the household; this provision applies once in every six-month period.

Income shall include any periodic or lump sum support or maintenance payments, whether or not the household was receiving Social Aid during the period covered by such payments; this includes any amount up to $150 per month paid in respect of the household's shelter costs.

Benefits

The lump sum Social Aid payment is based on the number of adults and children in the household. The monthly allowance covers ordinary needs, including food, clothing, household and personal needs and approved shelter costs; where the monthly cost of shelter is less than $85 for a family or $65 for a single person, the Social Aid entitlement of the household is reduced by an amount equal to the difference between these shelter thresholds and the actual cost. In addition, Social Aid is decreased by $85 monthly in the case of a household (family or single person) residing with a parent, a grandparent or a child of the head of the household. A lesser benefit level is paid to all single able-bodied persons under 30 years of age and to all childless couples where both spouses are able-bodied and under 30 years of age.

Social Aid benefit levels for families take into account only the first two dependent children in the household; any additional children are deemed to be covered under the Family Allowances programs, the rates for which are based on the age and rank in the family of each dependent child (see Chapter 3).

A monthly supplement is paid to a family which includes a dependent child 18 years of age and over attending secondary school; the rationale for this supplement is that Family Allowances are no longer payable after the child's 18th birthday and the high school student is not eligible under the Ministry of Education's (Ministère de l'Éducation) program of loans and grants. If this same dependent child is handicapped as defined in the Québec Family Allowances Act, the family's Social Aid entitlement is increased by an amount which is equal to the monthly Québec Supplement for Handicapped Children (see Chapter 3).

Social Aid granted to a household which includes an adult who refuses or abandons suitable employment without valid cause shall be reduced by $50 monthly for a period of six months. In the case of an able-bodied person under 30 years of age or a childless couple where both spouses are able-bodied and under 30, Social Aid is suspended for a further six months (starting on the date of the second refusal) where the adult refuses or abandons employment a second time within the six-month penalty period. In all other cases of second refusal, the Social Aid entitlement of the household is reduced by $100 monthly for the same period.

Under the Social Aid Regulations, Social Aid benefit levels for all households are indexed quarterly in January, April, July and October based on increases in the Consumer Price Index.

Benefit Expenditures

Benefit expenditures on Social Aid during the 1982-83 fiscal year were $1,518,643,000.

QUÉBEC

Table 4.7

Social Aid
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter

1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Cases				
Singles	208,086	216,945	235,503	252,409
Families	124,039	126,688	136,117	144,392
Couples	18,520	19,151	21,242	22,761
Couples with dependents	34,652	35,020	40,012	44,632
Single parents	70,867	72,517	74,863	76,999
Total Cases	332,125	343,633	371,620	396,801
Recipients	571,513	585,520	632,715	675,788

QUÉBEC

Table 4.8

Social Aid
Number of Cases by Case Composition,
Sex and Age Group of Head

March 1983

Case Composition and Sex	Age Group of Head						Total
	<20	20-29	30-44	45-54	55-64	65+	
Singles	32,929	80,931	55,333	35,682	45,117	2,417	252,409
Male	17,456	51,255	35,876	17,842	16,040	472	138,941
Female	15,473	29,676	19,457	17,840	29,077	1,945	113,468
Single Parents	2,601	26,970	33,061	10,385	3,806	176	76,999
Male	2	410	1,677	821	432	35	3,377
Female	2,599	26,560	31,384	9,564	3,374	141	73,622
Couples[1]	717	14,708	22,601	12,459	14,652	2,256	67,393
Male	318	12,007	20,775	11,832	14,117	2,217	61,266
Female	399	2,701	1,826	627	535	39	6,127
Total Cases	36,247	122,609	110,995	58,526	63,575	4,849	396,801
Male	17,776	63,672	58,328	30,495	30,589	2,724	203,584
Female	18,471	58,937	52,667	28,031	32,986	2,125	193,217

1. Includes couples with and without dependent children.

QUÉBEC

Table 4.9

Social Aid
Number of Cases
by Reason for Assistance and Age Group of Head
March 1983

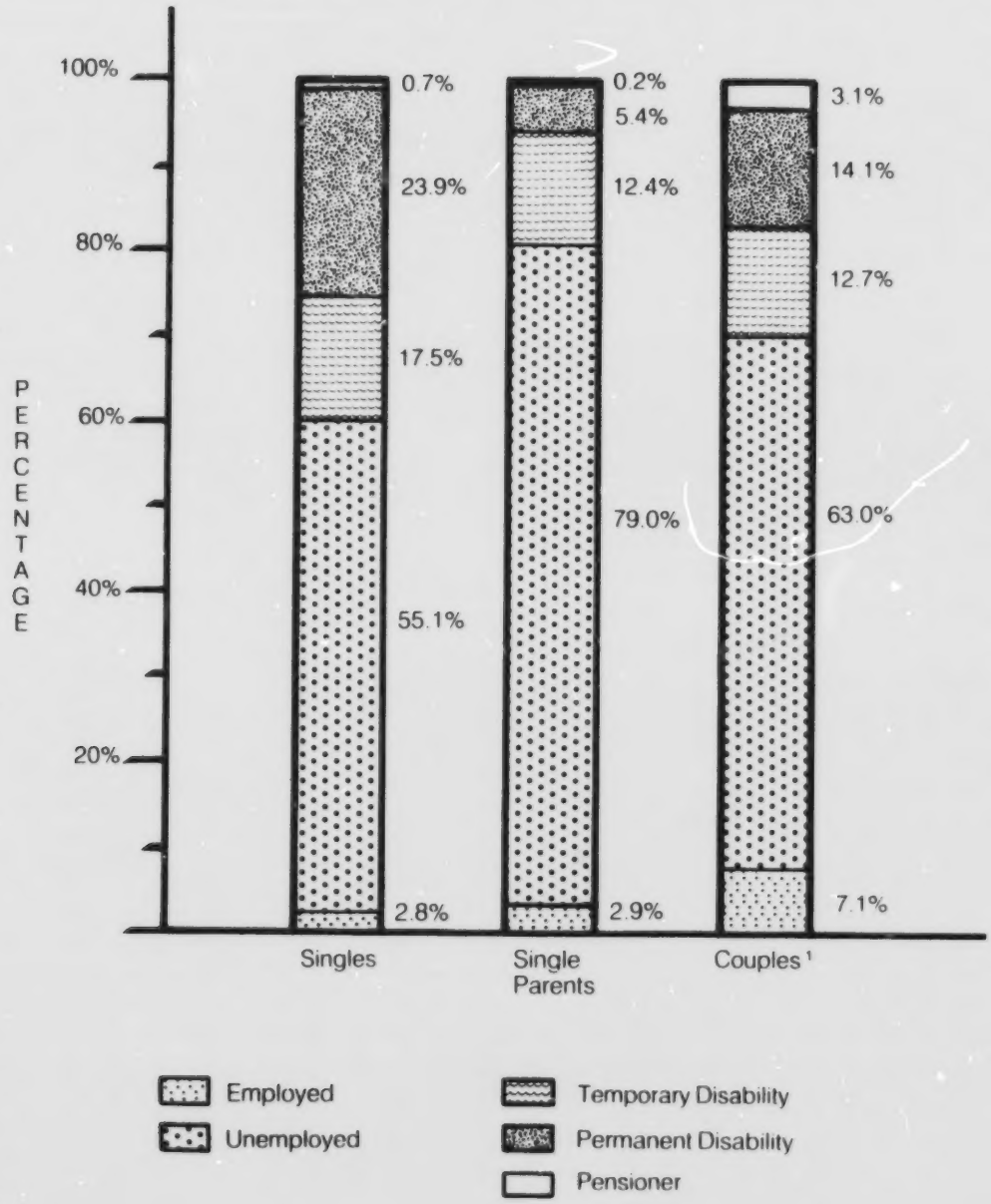
Reason for Assistance	Age Group of Head						Total
	<20	20-29	30-44	45-54	55-64	65+	
Employed	1,890	5,610	4,030	1,634	991	10	14,165
Unemployed	29,675	87,643	75,114	28,669	20,948	243	242,292
Temporary Disability	2,807	14,448	13,908	13,276	17,672	264	62,375
Permanent Disability	1,875	14,908	17,943	14,947	23,964	407	74,044
Pensioner	--	--	--	--	--	3,925	3,925
Total Cases	36,247	122,609	110,995	58,526	63,575	4,849	396,801

-- not applicable

QUÉBEC

Figure 4.11

Social Aid
Percentage Distribution of Caseload
by Case Composition and Reason for Assistance
March 1983



1. Includes couples with and without children

QUÉBEC

Figure 4.12

Social Aid
Percentage Distribution of Caseload
by Reason for Assistance
March 1983

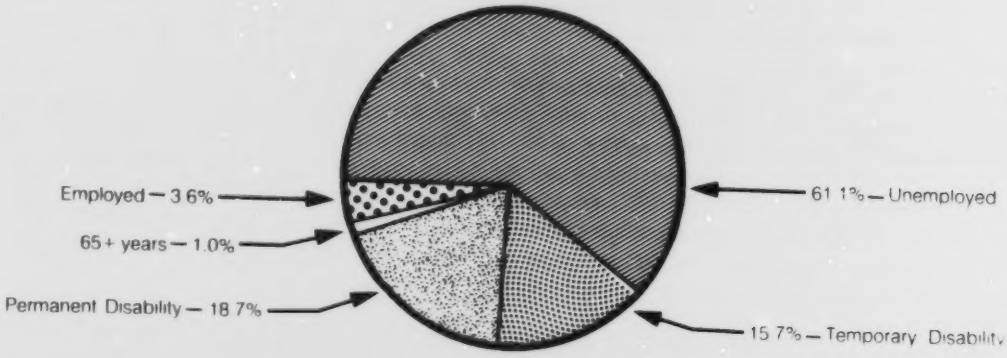
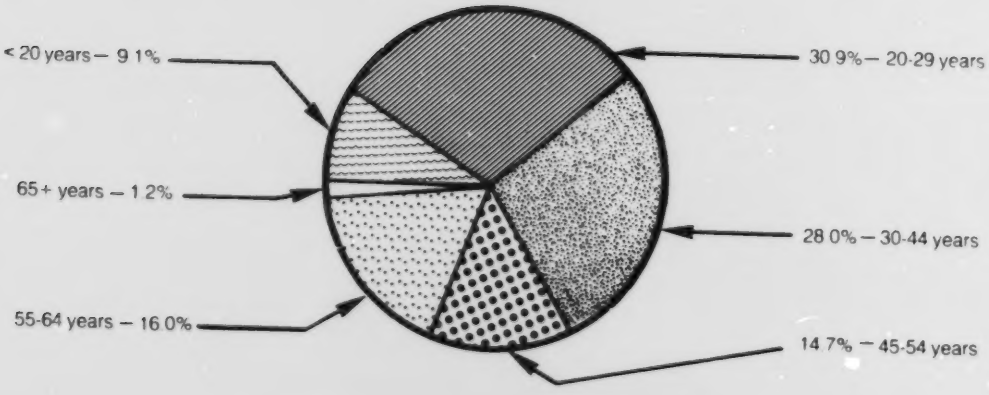


Figure 4.13

Social Aid
Percentage Distribution of Caseload
by Age Group of Head
March 1983



WORK INCOME SUPPLEMENT (Supplément au revenu de travail)

The Work Income Supplement program is intended to provide non-taxable cash incentives to low-income earners to remain in the labour force and to motivate employable Social Aid recipients to join the labour force. The program is open to all families with dependent children (under 18 years of age or over 18 and attending secondary school) as well as single persons and childless couples where the person or one spouse is at least 30 years of age. As a condition of eligibility, the gross value of family property (excluding family residence, furniture and car) must not exceed $50,000 and income must fall within specified ranges.

Supplement levels are based on family size and income from work and other sources (pensions, investments, but excluding Family Allowances and tax rebates) for the previous year. The maximum annual supplement for 1984 is $1,204 for a single person and $2,193 for two spouses with two or more dependent children, where work income for 1983 is less than $4,815 and $8,772 respectively. Benefits cease where work income exceeds $8,430 for a single person or $15,350 for a couple with two or more dependent children. Payments are made to eligible families in quarterly installments of up to $550.

This program was implemented in May 1979. The Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu) is responsible for the program, but administrative reponsibility has been delegated to the Ministry of Revenue (Ministère du Revenu).

Beneficiaries:	1982 calendar year	- 26,669 households
Benefit Expenditures:	1982-83	- $19,785,000

(NOTE: expenditures are in respect of 1982 calendar year)

ONTARIO

Ontario is one of three Canadian provinces, along with Nova Scotia and Manitoba, with a two-tier social assistance delivery network. As a general rule, short-term or emergency financial assistance is granted by municipalities and Indian bands in accordance with the General Welfare Assistance Act, while the provincial government administers a program of long-term assistance under the Family Benefits Act. These two statutes and related regulations provide the legislative authority and framework for different types of assistance based on the individual circumstances of each household. This section covers two programs which are administered under the Family Benefits Act (FBA) - Family Benefits (regular assistance) and GAINS-D, a supplement for the disabled which is integrated into the FBA program. Another program which is associated with FBA, although it falls under a different legislative authority, is the Work Incentive (WIN) Program, described further in this section. The four General Welfare Assistance (GWA) programs - General Assistance, Supplementary Aid, Special Assistance and Work Activity - are also discussed in this section.

FAMILY BENEFITS PROGRAM

The provincial Family Benefits (FBA) program provides long-term financial assistance to persons in need because of a major physical or mental impairment, blindness, advanced age (seniors not in receipt of Old Age Security benefits), or permanent unemployability, and to needy sole-support mothers or fathers. Benefits may also be available to foster parents on behalf of their foster children, to parents caring for a severely handicapped child at home and to participants in vocational rehabilitation training programs. Benefits are available to the general long-term caseload under the regular FBA benefit program, and to the disabled under GAINS-D. In addition, the Work Incentive Program delivers specialized benefits to persons who leave the FBA program for full-time employment. The FBA program is administered through the Ministry of Community and Social Services' network of four regional offices, thirteen area offices and over sixty-five local offices.

Benefit Expenditures

Benefit expenditures under the Family Benefits program, (including regular assistance, GAINS-D, the Work Incentive Program and drug benefit costs) for the 1982-83 fiscal year were $639,509,000.

1. FAMILY BENEFITS (Regular Assistance)

As noted above, FBA is a categorical program for disabled persons, sole-support parents and other long-term case classes. Approximately 80% of persons who are categorically eligible for FBA enter the system through GWA and are subsequently referred to the long-term program; the remaining 20% apply directly to FBA.

Eligibility

General

Regular Family Benefits allowances may be granted to a person who meets financial eligibility criteria and who falls within one of the categories defined in the legislation. The main categories of FBA eligibility are sole-support mothers or fathers, foster parents, and persons in need due to advanced age. The common characteristic of all FBA-eligible cases is the prolonged nature of the cause of their budget deficit.

As an example of categorical eligibility, an unwed mother who is a person in need may be eligible for assistance under the Family Benefits program when she has attained the age of 16 years and her child is at least three months old, provided she has exhausted all potential sources of support; where these conditions are not met, the unwed mother may apply for municipal (GWA) assistance. A deserted or separated parent is eligible for FBA assistance only after three months have elapsed since the time of desertion or separation.

Financial Eligibility

Applicants who meet the categorical eligibility requirements outlined above may be eligible to receive assistance under the Family Benefits Act, provided they are deemed to be persons in need, i.e., their budgetary requirements exceed their financial resources (income and assets), and they are not otherwise made ineligible by any other provision of the Act. Financial eligibility criteria for the Family Benefits program are similar to those outlined in general terms in the Overview at the beginning of this chapter, with specific provisions as noted in the following paragraphs.

Assets

In the determination of a single applicant's eligibility for regular Family Benefits, a total exemption is allowed on liquid assets up to $2,500; the exemption allowed for a single parent with one dependent or for a childless couple is $5,000, increased by $500 for each additional dependent.

The liquid assets against which the above exemptions may be applied include cash, bonds, stocks, debentures and a beneficial interest in any convertible trust funds; liquid assets do not include any debt owing to a beneficiary under a mortgage or agreement (such debts are considered in income calculations), or the cash surrender value of a life insurance policy, or any portion of the sale price of property which is applied or to be applied to the purchase of a new residence. In addition, prepaid funerals up to $1,500 for the applicant and $1,500 for his spouse are not considered as liquid assets. With the prior approval of the Director, a total exemption is allowed on any amount which an applicant or recipient will use to purchase an article considered to be necessary for the well-being of that person (e.g., disability-related items).

Income

In the determination of initial eligibility and ongoing benefit entitlement, the monthly earnings exemption which is allowed on the gross income from wages, salaries and casual earnings, or net income from a business, of an applicant or recipient is equal to the first $75 for a single person, or $100 where there is more than one beneficiary. There is then a further automatic exemption of $40 for work-related expenses, plus an additional exemption, not to exceed $50, equal to 50% of any amount exceeding these levels.

Benefits

Variables affecting the FBA entitlement of any given household include the number of beneficiaries in that household, the ages of any dependent children, the type of accommodation and whether heating is included in the cost of shelter or paid separately. The regular Family Benefits program rate structure is based on a pre-added budget which comprises basic needs and special need items (such as life insurance premiums and special needs due to advanced age). Other extraordinary needs may be covered under the GWA Supplementary Aid program.

Where a household's actual shelter costs exceed a specified threshold ($105 monthly for a single person), a shelter subsidy may be granted to cover 75% of the difference to specified maximum amounts. In situations where heating costs are paid separately from shelter costs, and where such heating costs exceed the household's shelter subsidy entitlement, the actual heating cost will be paid instead of the shelter subsidy.

For a single person, the amount of basic needs entitlement is reduced by any amount by which the actual cost of shelter is less than $75 monthly. For a married childless couple or a single parent with one dependent, basic needs entitlement is reduced by any amount by which the actual monthly cost of shelter is less than $120 where heat is included in shelter costs, or $130 where heat and shelter costs are paid separately; these amounts are increased by $5 monthly for each beneficiary in the household after the second.

2. GAINS-D

The Family Benefits Act and Regulations provide the legislative framework for a provincial "guaranteed annual income system for the disabled" known as GAINS-D (or FBA-GAINS). GAINS-D is a supplement to regular FBA; its two distinguishing features are a flat-rate entitlement and a higher benefit level than regular FBA. The program is administered by the Ministry of Community and Social Services through the Family Benefits network of regional, area and local offices.

Eligibility

General

The GAINS-D program covers all persons in need over 18 years of age, whether single or part of a larger household, who are permanently unemployable by reason of a major physical or mental disability. Also included in the GAINS-D caseload are single women 60 to 64 years of age, disabled persons 65 years of age and over not receiving Old Age Security benefits and disabled recipients of GAINS-A (see Chapter 2) who have a budget deficit because of their special needs or needs of their dependents. Persons who were classified as permanently unemployable and single women aged 60 to 64 years became entitled to the GAINS-D rate as of November 1982.

Applications under the GAINS-D program must be supported by medical documentation (except for single women 60 to 64 years of age, who are eligible on the basis of marital status and age only); eligibility is based on the recommendation of the Medical Advisory Board, which is established under Family Benefits legislation.

Financial Eligibility

The calculation of a GAINS-D applicant's budgetary deficit is similar to the method used for non-disabled applicants under the FBA program, except that exemptions allowed on assets and income are slightly higher.

Assets

The exemption allowed on liquid assets of a GAINS-D applicant is $3,000 for a single person and $5,500 for a single parent with a dependent child or for a couple; the latter amount is increased by $500 for each beneficiary after the second in the household. The definition of "liquid assets" is the same for GAINS-D as for regular Family Benefits (see previous summary).

Income

Earnings exemptions and the amounts against which they may be calculated are identical to regular FBA provisions with the exception of allowable deductions for work-related expenses. Employed GAINS-D recipients are allowed an automatic deduction of $50 on their monthly gross earnings, or net earnings from a business, with an additional exemption to a maximum of $40 per month upon verification of additional actual work-related expenses resulting from their disability.

Benefits

Under the GAINS-D program, allowances are not granted on the basis of the actual value of any budget deficit; rather, a flat rate allowance is paid in accordance with a minimum annual income scale for disabled persons. GAINS-D entitlement is reduced only where a recipient's financial resources exceed allowable exemption levels as noted above. The total entitlement of a household is based on the number of persons in the household who are eligible under GAINS-D, the size of the family, the ages of any dependent children and the

type of accommodation (market rent situations, boarding or subsidized shelter). In addition, GAINS-D recipients are eligible for shelter subsidies (see FBA Regular Assistance summary) and any other supplementary benefits which are available to regular FBA cases on the basis of need.

Some GAINS-D clients may be eligible for a higher rate of assistance under the regular FBA program because of their special needs. Once an applicant has established eligibility under the GAINS-D category, his entitlement is calculated using FBA rate tables and GAINS-D flat rate allowance tables; the client's entitlement is deemed to be the higher of the two amounts.

3. WORK INCENTIVE PROGRAM

The Work Incentive (WIN) Program is designed to assist recipients of regular Family Benefits (FBA) and GAINS-D who wish to become self-supporting by returning to work on a full-time basis. The program provides a monthly cash benefit and other fringe benefits for a period of up to two years as a supplement to the income of eligible participants. The WIN Program finds its legislative authority in The Ministry of Community and Social Services Act and is delivered by that Ministry.

Eligibility

General

Potential participants in the WIN Program must meet the following conditions of initial and continuing eligibility:

(i) continuous receipt of social assistance (including GWA General Assistance) for at least three consecutive months prior to WIN participation and receipt of regular FBA or GAINS-D for one full month immediately preceding WIN participation;

(ii) maintenance of eligibility under the regular FBA or GAINS-D programs (i.e., no change in the household situation resulting in ineligibility under the appropriate program), except for criteria affecting assets, hours of work and income.

(iii) full-time employment as defined in WIN policy (minimum number of hours of work or salary per month specified); and

(iv) voluntary withdrawal from regular FBA or GAINS-D by signing a WIN application.

Financial Eligibility

Assets are not taken into consideration under the WIN Program. However, should a WIN participant reapply for regular FBA or GAINS-D upon termination of employment, all requirements regarding property and liquid assets will apply.

WIN allowance levels are based on the total income and earnings of the family, excluding casual earnings of dependent children. For the purposes of this program, "family income" includes the aggregate sum of gross earnings and gratuities, room and board income (imputed amounts based on the age of each roomer and boarder) and net income from property rental, farm revenue and operation of a business. Family income does not include income such as Family Allowances, Child Tax Credits and Ontario Tax Credits.

Benefits

In January 1984, a disabled, permanently unemployable or aged client who voluntarily withdraws from regular FBA or GAINS-D to start full-time WIN employment may receive a maximum allowance varying from $145 to $275 monthly, depending on the size of the family; where both spouses of an eligible couple are WIN participants, the maximum monthly allowance for the household is increased by $70. For sole-support mothers, the maximum allowance varies from $150 to $240 monthly, based on family size. All maximum allowances are reduced by $.50 for each dollar of total family income in excess of $675 monthly.

In addition to the monthly incentive allowance, supplementary benefits include complete coverage of provincial health insurance premiums, prescription drug costs, basic dental care, eyeglasses and hearing aids; these supplementary benefits are extended for three months after a participant's eligibility under the Work Incentive Program is terminated.

A lump sum phase-out allowance of $250 is paid to a person who leaves the regular FBA or GAINS-D programs to participate in the WIN Program; where the person leaves the regular FBA or GAINS-D program for full-time employment outside of the WIN Program, the same phase-out allowance may be spread over a three-month period (to ensure continuous health insurance coverage). Although there is no restriction on the number of times a person may enter the WIN Program over any given period, entitlement to the phase-out allowance is limited to once per year.

If employment ceases, the WIN participant is eligible to return immediately to the regular FBA or GAINS-D programs without applying for municipal General Assistance.

GENERAL WELFARE ASSISTANCE

The following summaries cover three of the four main classes of municipal assistance under the General Welfare Assistance (GWA) Act and Regulations: General Assistance, Special Assistance and Supplementary Aid. The fourth type of GWA assistance, which is not included in this section, is the Work Activity Incentive Allowance, which enables municipalities to pay incentive allowances to participants in approved work activity programs (programs designed to prepare individuals with personal, family and environmental barriers for training and employment).

Benefit Expenditures

Benefit expenditures (including drug benefit costs) on General Assistance, Special Assistance and Supplementary Aid for the 1982-83 fiscal year were $401,774,000.

1. GENERAL ASSISTANCE

Under the General Welfare Assistance Act, the welfare administrator of a municipal or regional government or approved Indian band shall grant General Assistance to a single person or family in short-term financial hardship to cover basic needs (food, clothing, utilities, household and personal requirements), shelter (including fuel) and specified items of special need. It should be noted that Ontario is the only province which has an agreement which allows Indian Bands to administer social assistance for their own reserve members.

The provincial government reimburses 80% of General Assistance payments made by a municipal authority or approved Indian Band to persons in need; where the General Assistance caseload of a municipality or band equals or exceeds 4% of the population of that municipal authority's jurisdiction, the provincial reimbursement is increased to 90%. The province will reimburse a municipality for the full amount of any General Assistance paid to a person who has not resided in that municipality for a full year prior to his application for assistance.

Eligibility

General

The majority of General Assistance applicants are unemployed employable persons, followed (in decreasing order) by persons who are unable to work because of illness or disability, single parents, students, and aged persons; depending on the individual circumstances of each household, some of these cases may be referred to the long-term Family Benefits program.

Variables affecting the eligibility for General Assistance of sole-support parents include the age and health of the dependent child(ren) and of the applicant, the applicant's potential for early integration or reintegration into the labour force and compliance with the requirement that reasonable efforts be made to obtain any compensation or support to which the client may be entitled.

Applicants who are classified as unemployed employables must fulfill the categorical eligibility requirements listed in the Overview to this chapter. An applicant with a dependent child may be exempted from seeking work where there are impediments relating to the age, health or social adaptation of the child, the physical and mental well-being of the parent or the lack of suitable child care arrangements; however, the applicant so exempted is still considered employable and may be required to seek work as the household's circumstances change.

Where an applicant claims that he is unemployable by reason of illness or disability, he must submit a prescribed medical certificate signed by a doctor. Long-term disability cases with little or no prospect for vocational rehabilitation in the foreseeable future are referred to the Family Benefits program; where unemployability is temporary, General Assistance benefits may be granted, provided the applicant is otherwise eligible under the legislation.

An applicant who claims financial hardship by reason of advanced age must be at least 55 years old to be considered in that category.

Financial Eligibility

Under the General Welfare Assistance Regulations, a "person in need" means a person who, by reason of inability to obtain regular employment, lack of principal family provider, disability or advanced age, has budgetary requirements which exceed his income (as calculated in accordance with the legislation) and who is not disqualified due to contravention of General Assistance policies, including assets exceeding allowable levels. General limitations on assets are noted in the Overview; some specific provisions with respect to General Assistance eligibility are noted in the following paragraphs.

Assets

The General Welfare Assistance Regulations stipulate that in the determination of an applicant's eligibility for General Assistance benefits, the budgetary requirements of each person in the household should be taken into account, as well as any available income and liquid assets. Although allowable asset exemption levels are not quoted in these Regulations, provincial GWA guidelines effectively allow each municipal or regional welfare administrator to establish asset exemption levels for his jurisdiction up to the levels allowed under the regular Family Benefits (FBA) or GAINS-D programs (see separate summaries in this section). In general, FBA/GAINS-D exemption levels are used in the case of applicants who are eligible for, and will eventually transfer to, regular FBA or GAINS-D; other applicants for General Assistance are often granted an asset exemption which is equivalent to one month's assistance. Whatever policy is adopted by the welfare administrator, provincial guidelines suggest that he record it formally, to enable consistent decision-making throughout his region, municipality or band.

The liquid assets against which the above exemptions may be applied include cash, bonds, debentures, stocks, an interest in real property, a beneficial interest in assets held in trust and available to be used for maintenance, and any other assets that can be readily converted into cash; not included in liquid assets are any interest in real property used as the household's principal residence, any assets deemed necessary for personal use and any portion of the sale price of real property which is applied (or to be applied, with prior approval) to the purchase of a principal residence.

Income

In the determination of initial and continuing eligibility, GWA legislation allows municipal or regional welfare administrators discretionary flexibility in setting earnings exemption levels, provided that the respective levels chosen are applied consistently throughout their individual jurisdictions. Although there is no

minimum earnings exemption level imposed on welfare administrators by the provincial authority - indeed, some Ontario municipalities do not allow any exemptions on the earnings of able-bodied unemployed single persons - the province does set maximum levels which may not be exceeded. These GWA exemption ceilings are $50 monthly for a single person and $100 monthly for a family, plus 25% of any additional earnings. In the case of a single-parent family, the welfare administrator may allow a monthly exemption, at his discretion, of up to $190, consisting of (i) work-related expenses up to $40, plus (ii) an amount up to $100, and (iii) an additional amount (not to exceed $50) equal to 50% of earnings exceeding the total of the appropriate work-related expense deduction and earnings exemption level.

The income against which the above exemptions may be allowed is the gross monthly income from wages, salaries and casual earnings (excluding casual earnings of dependent children); in the case of unemployable persons declaring income from an interest in or operation of a business, the exemption is applied against net income.

Benefits

As for regular FBA, a General Assistance pre-added budget covers basic needs and special needs. Entitlement varies according to the size of the household, the ages of any dependent children, the type of accommodation and whether heat is included in the cost of shelter or paid separately. Similarly, the household's entitlement is reduced where shelter costs are less than legislated thresholds (same minimum levels as for FBA, i.e., $75 for single persons, $120/$130 for couples plus $5 for each additional beneficiary). The legislated maximum General Assistance basic assistance levels for various household sizes are approximately 80-85% of maximum regular FBA levels in similar situations, given the special requirements of FBA recipients.

The shelter subsidy feature under the General Assistance Program is equivalent to that available under FBA with respect to maximum subsidies by household size, percentage of excess shelter costs covered (75%), claimable rental costs, and payment of excessive fuel costs as an alternative to the shelter subsidy.

2. SPECIAL ASSISTANCE AND SUPPLEMENTARY AID

Under the General Welfare Assistance Act and Regulations, Special Assistance and Supplementary Aid are separate "classes" of assistance; unlike General Assistance, which all municipalities must offer, the special and supplementary classes are "optional", and each welfare administrator decides which classes of assistance (as well as the level of benefits) are made available within his jurisdiction (based on the size and demographic characteristics of the municipality or region, and its property tax base).

It should be noted that, although Special Assistance and Supplementary Aid are separate classes of GWA assistance delivering benefits to different target groups, the types of assistance granted under both classes may be the same.

The provincial government will reimburse to a municipality or an approved band council 50% of the amounts paid for Special Assistance and 80% of the Supplementary Aid payments made. There is no provision in FBA and GWA legislation for alternative provincial or municipal assistance where a welfare administrator chooses not to offer Special Assistance and/or Supplementary Aid in his jurisdiction; moreover, inasmuch as appeals under the GWA Act are limited to matters pertaining to General Assistance, there is no recourse for appeal to the province's Social Assistance Review Board on any issue respecting Special Assistance or Supplementary Aid.

Special Assistance

Special Assistance is a class of GWA assistance which, at the welfare administrator's discretion, may be made available to any person who is in receipt of General Assistance or whose budgetary requirements (including items of special need) exceed his income by reason of financial hardship. Special Assistance may be payable where a fully employed person's special needs create a budget deficit, provided that needs and income are calculated in accordance with the Regulations and the person is not otherwise disentitled to Special Assistance for any other reason (including excess assets). Items of special need covered include - but are not limited to - medical requirements (drugs, dental and optical services, surgical and prosthetic supplies, etc.), moving and transportation expenses, funeral expenses, repairs to a client's residence or household appliances, and even payments to offset any adverse effect on a General Assistance household where shelter costs paid directly to a mortgagee or landlord by an absent spouse are taken into account as income. The Director of Income Maintenance (Ministry of Community and Social Services) or his designate may authorize a welfare administrator to grant assistance for any other special need, based on the individual circumstances of each case.

Supplementary Aid

Supplementary Aid is a class of GWA assistance which, at the discretion of the welfare administrator, may be paid to a "recipient of a government benefit" (Old Age Security, Spouse's Allowance, regular Family Benefits or GAINS-D, Vocational Rehabilitation Allowance, or GAINS-A) so that the person may provide for his extraordinary needs. Extraordinary needs covered may include excessive shelter costs and any item included as Special Assistance.

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Table 4.10 Family Benefits and General Assistance
Number of Cases and Recipients
by Program and Benefit Type
as of End of Quarter

1982-83

Program and Benefit Type	June 1982	September 1982	December 1982	March 1983
Family Benefits[1]				
Cases	122,365	123,728	125,956	128,769
Regular Family Benefits	91,915	93,522	65,547	67,018
GAINS-D	30,450	30,206	60,409[2]	61,751
Recipients	236,496	238,707	242,497	248,196
General Assistance[3]				
Cases	87,846	93,078	113,697	124,328
Recipients	163,394	173,844	212,507	227,060
Family Benefits and General Assistance				
Cases	210,211	216,806	239,653	253,097
Recipients	399,890	412,551	455,004	475,256

1. Excludes Work Incentive Program cases.

2. In November 1982 eligibility for the GAINS-D program was expanded to include regular FBA cases classified as either "permanently unemployable" or "single women aged 60 to 64 years".

3. Includes all employable/unemployable cases plus foster children and nursing home cases.

NOTE: Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates.

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Table 4.11 Family Benefits and General Assistance
Combined Number of Cases
by Case Composition
as of End of Quarter
1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Single Persons[1]	111,436	114,353	128,520	138,273
Families	98,775	102,453	111,133	114,828
Single parents[2]	69,558	71,710	73,271	74,855
Others	29,217	30,743	37,862	39,969
Total Cases	210,211	216,806	239,653	253,097

1. Includes all Family Benefits cases with a family size of one and all "single persons" receiving General Assistance, including foster children and nursing home cases.

2. Includes all "mother" and "single father" categories on Family Benefits and all "female-headed family" units on General Assistance.

NOTE: Estimated General Assistance data were used to compile this table - see NOTE on Table 4.10.

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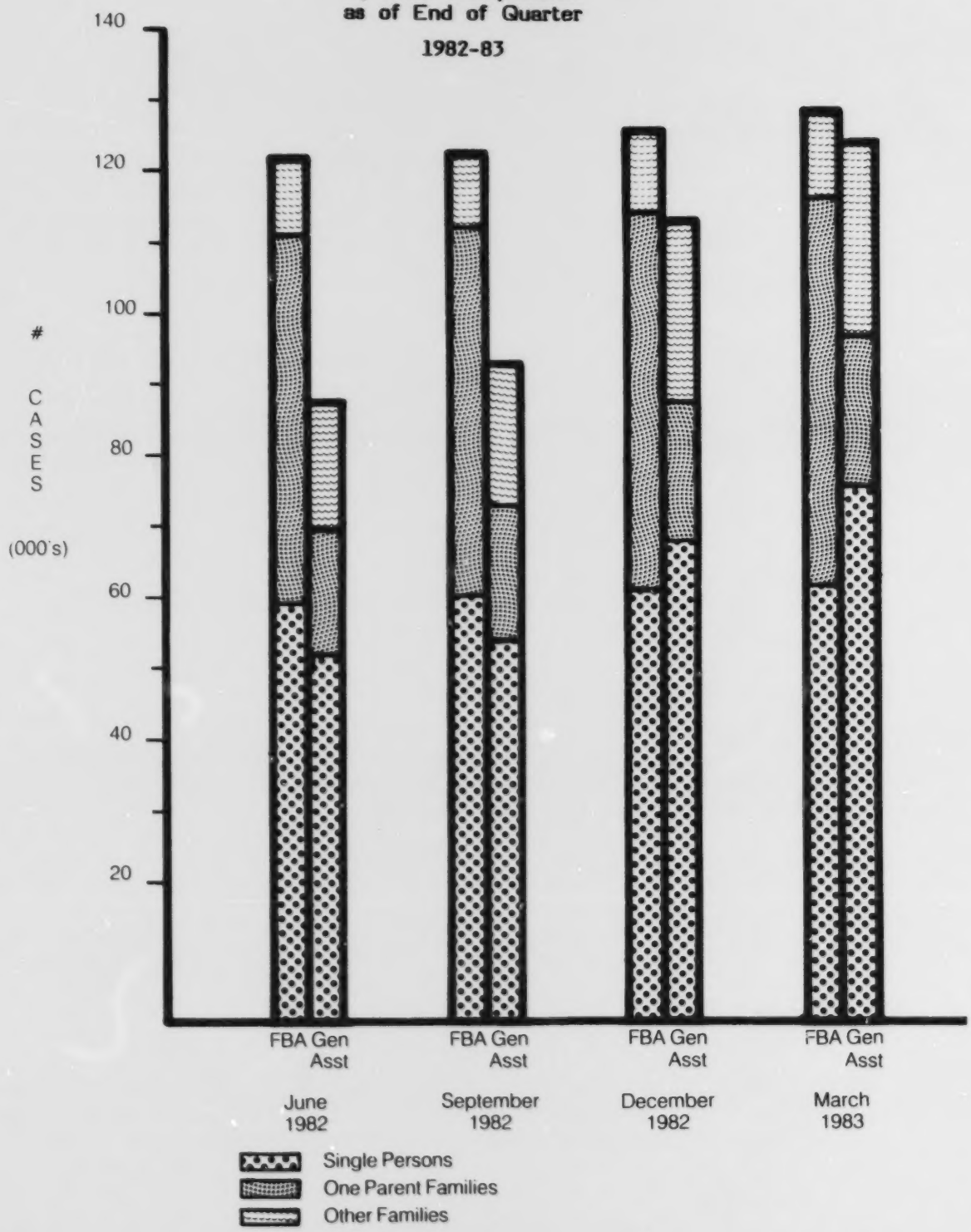
Figure 4.14 **Family Benefits and General Assistance**
Distribution of Caseload
by Case Composition
as of End of Quarter
1982-83



ONTARIO

Table 4.12 Family Benefits and General Welfare Assistance Supplementary Programs Total Number of Cases by Program as of End of Quarter

1982-83

Supplementary Programs	June 1982	September 1982	December 1982	March 1983
Family Benefits				
Work Incentive Program	1,869	1,791	1,756	1,776
General Welfare Assistance[1]				
Supplementary Aid	5,503	5,713	12,074	5,993
Special Assistance	22,663	25,333	52,431	30,390
Hostels[2]	8,996	9,320	11,647	11,022

1. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double counting.

2. Although individuals/families requiring hostel accommodation are eligible for emergency short-term assistance through the General Assistance program, they are reported separately.

NOTE: Due to the nature of municipal reporting systems, all General Welfare Assistance data should be treated as estimates.

ONTARIO

Table 4.13

Family Benefits
Number of Cases
by Case Classification and Age Group of Head
March 1983

Case Classification	Age Group of Head								Total
	16-20	21-30	31-40	41-50	51-60	61-65	66+	Not Reported	
Disabled[1]	1,311	7,164	5,888	4,365	5,764	3,743	420	0	28,655
Blind	95	372	239	186	251	178	34	0	1,355
Permanently Unemployable[2]	375	3,187	2,891	3,946	10,520	7,819	1,526	0	30,264
Sole Support Mothers[3]	2,715	22,274	17,379	8,552	3,759	342	25	0	55,046
Aged 60+	--	--	--	--	24	2,315	2,675	0	5,014
Foster Children[4]	--	--	--	--	--	--	--	2,247	2,247
Handicapped Children[4,5]	--	--	--	--	--	--	--	2,828	2,828
Vocational Rehabilitation Services	550	1,139	404	167	68	1	--	0	2,329
Other	37	117	108	119	180	79	22	0	662
Not Classified[6]	3	79	129	80	62	15	1	0	369
Total Cases	5,086	34,332	27,038	17,415	20,628	14,492	4,703	5,075	128,769

-- not applicable

1. Excludes "Disabled Wives" and "Disabled Wives with Children" categories - 126 cases in March 1983.
2. Includes the "Dependant Father (Other)" category.
3. Excludes "Single Fathers" category - 243 cases in March 1983.
4. Case counts do not represent the number or foster children/handicapped children, but rather the number of families (cases) caring for them. No age data is collected for such cases.
5. Represents cases receiving a Handicapped Child benefit only. In March 1983, 569 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement (see Chapter 3).
6. Represents a total figure for the three categories outlined in footnotes 1 and 3 above.

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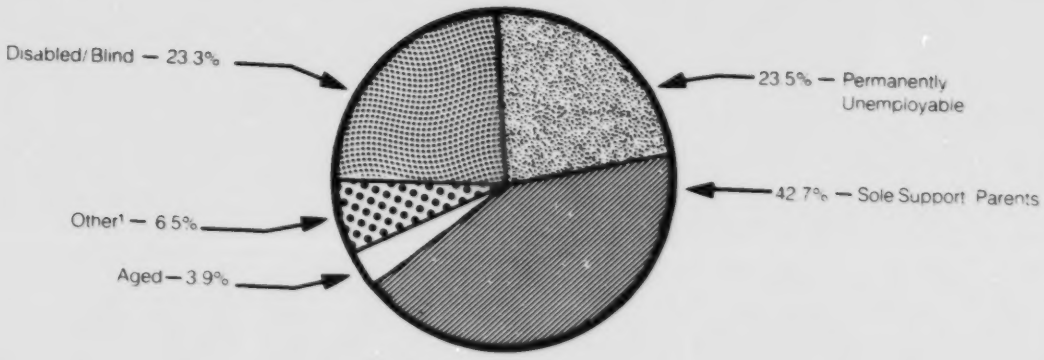
Figure 4.15

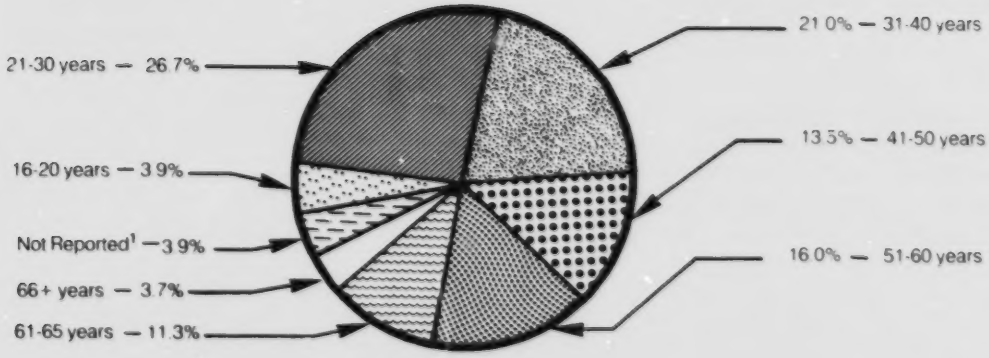
Family Benefits
Percentage Distribution of Caseload
by Case Classification
March 1983



1 Includes vocational rehabilitation handicapped children, foster children and 'other' case classifications

Figure 4.16

Family Benefits
Percentage Distribution of Caseload
by Age Group of Head
March 1983



1 Represents cases caring for Foster Children and Handicapped Children

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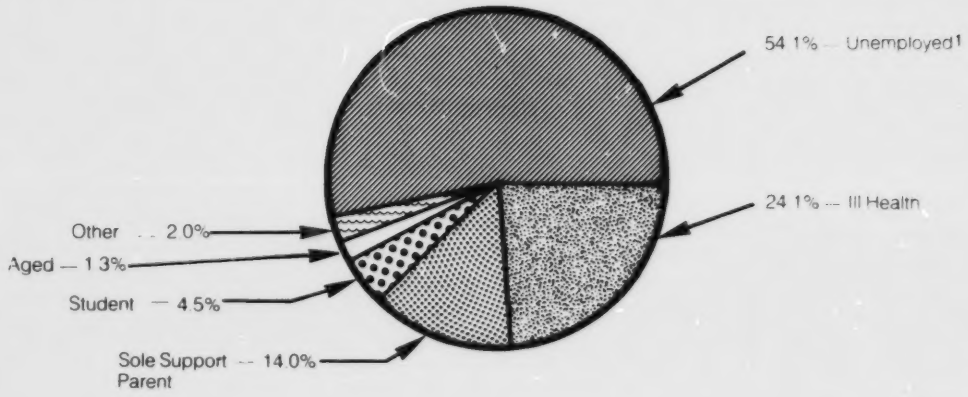
Figure 4.17

General Assistance
Percentage Distribution of Caseload
by Reason for Assistance

March 1983



1 Includes inability to obtain employment, awaiting UI benefits and UI exhaustees

MANITOBA

Like Ontario and Nova Scotia, the province of Manitoba has a two-tier system of social assistance comprising the provincial Social Allowances program and the Municipal Assistance program. Generally speaking, the Social Allowances program provides long-term assistance to unemployable persons, while municipalities are responsible for assistance to persons in short-term need who reside within their boundaries. The Municipal Assistance program summary follows the description of the Social Allowances program.

SOCIAL ALLOWANCES

The Department of Employment Services and Economic Security administers the Social Allowances program through its 14 district offices located throughout the province; the legislative authority for the program is the Social Allowances Act and Regulations. In Manitoba, as in Québec, social services are delivered by a separate government department; Manitoba's Department of Community Services and Corrections is responsible for day care and other services, vocational rehabilitation, child and family services and a wide range of correctional programs for adult and juvenile offenders.

Eligibility

General

Social Allowances are payable to persons potentially in need for prolonged periods (i.e., over 90 days), usually by reason of age (65 years and over), mental or physical disability, participation in academic or vocational training, or lack of a male head in the case of a family; sole-support fathers must apply for Municipal Assistance, except where one or more dependents require special care in an institution or at home ("Special Dependent Care" cases), or where the father is disabled. Unemployed employables residing in unorganized territories in Manitoba, where Municipal Assistance is not available, must also apply to the provincial Social Allowances program; such persons are referred to as "General Assistance" recipients.

Financial Eligibility

In the determination of financial eligibility for a Social Allowance, the total financial resources of the household are considered, including the imputed net value of shelter, food, clothing, other necessities of life or other essential services which are regularly provided without charge to the household.

Specific design features which are not covered in the Overview to this chapter are indicated below.

Assets

The allowable liquid asset exemption level which applies to the majority of applicants under the Social Allowances program is $400 per person up to a maximum exemption of $2,000 for a family. Short-term "General Assistance" applicants (i.e., those expected to be self-sufficient within three months) and student applicants are not allowed any liquid asset exemption.

The amount against which the liquid asset exemption may be applied includes cash on hand or in a bank or other institution, bonds, shares, annuities, mortgages, agreements for sale, funds held in (accessible) trust and any other convertible assets. For persons 65 years of age and over, a prepaid funeral valued up to $1,000 is exempted, provided the plan was purchased at least one year prior to the Social Allowances application.

Income

Under the Social Allowances program, exemptions on earned income may be calculated in one of two ways, depending on the classification of each case. The designation "Work Incentive Program participant" applies to persons enrolled under the Social Allowances program for at least 30 days, who are not self-employed, and who are receiving assistance either as a sole-support mother, senior citizen, disabled person or "General Assistance" case. A Work Incentive Program participant is not entitled to any supplementary benefits or special consideration except that an earnings exemption is allowed which is equal to the greater of: (i) $50 per month, (ii) 70¢ for each hour worked or (iii) 30% of gross monthly earnings. For all other cases (newly-enrolled, self-employed, students and "Special Dependent Care" cases), the monthly earnings exemption is $50. The earnings exemptions are allowed both at the time of application and in the determination of ongoing eligibility.

The amount against which an earnings exemption may be applied (except where the exemption is based on a percentage of gross monthly income) is equal to gross monthly salaries and wages less compulsory payroll deductions and necessary work expenses, such as transportation, clothing, equipment and child care; income tax is not an allowable deduction in Work Incentive cases, but income tax refunds are exempt from the calculation of a client's financial resources. The employment income of a dependent child must be declared, and it is subject to the earnings exemption policies outlined in this section.

Any benefits payable under the Child-Related Income Support Program (see Chapter 3) to a household in receipt of Social Allowances are considered part of (rather than a supplement to) that household's Social Allowances entitlement.

Benefits

The monthly Social Allowances entitlement of a household for basic needs is calculated on the basis of individual rates for each specific item of need. Rates for food vary in accordance with the number of beneficiaries in the household and the age(s) of any dependent child(ren), clothing rates vary by the ages of the members of the household, while personal needs, household supplies and shelter allowances depend only on the size of the household. An additional food allowance is provided to recipients residing North of the 53rd parallel.

The Social Allowances Act authorizes the registration of a lien against the principal residence of a recipient for an amount equal to any portion of that recipient's shelter allowance which constitutes payment on the principal sum owing on that residence; liens may also be registered against the property of a recipient for any amounts paid for essential home repairs in excess of $200 per year and allowances to cover tax arrears. In a more general context, lien registration may be used where a client has been overpayed for any reason, where a person owning excess real property assets receives Social Allowances for any period exceeding four months as a special case and where a non-recipient of Social Allowances is liable for part or all of the maintenance provided to one or more Social Allowance clients.

In addition to special assistance granted for excessive rent costs, minor home repairs (not exceeding $200 per year), funerals and a wide range of employment and health-related special needs, each Social Allowances household is entitled to assistance for "miscellaneous" special needs up to $150 per year, with prior approval; this limit may be exceeded in exceptional cases with Ministerial approval.

Benefit Expenditures

Benefit expenditures on Social Allowances in the 1982-83 fiscal year were $83,555,000.

MUNICIPAL ASSISTANCE

In accordance with relevant provisions in the Social Allowances Act and the Municipal Act, each of Manitoba's 202 municipalities is responsible for the establishment of by-laws to provide financial and other assistance to persons in short-term need currently residing within its boundaries who are ineligible for provincial Social Allowances. The municipality is responsible for the administration and delivery of Municipal Assistance benefits.

The Province reimburses to each municipality 100% of financial assistance paid on behalf of non-residents of that municipality, while reimbursement for assistance paid on behalf of area residents represents the greater of (i) 40% of gross assistance payments, or (ii) 80% of gross assistance less one mill of the equalized assessment of that municipality.

It should be noted that the City of Winnipeg accounts for over 80% of the total Municipal Assistance caseload in the province. Winnipeg's program has been used to provide examples in this section.

Eligibility

General

The majority of households receiving Municipal Assistance in Manitoba fall under one of the following categories:

(i) unemployed employable persons who are receiving insufficient or no Unemployment Insurance benefits;

(ii) persons with a disability or illness which is likely to last 90 days or less;

(iii) sole-support mothers who have been deserted by or separated from their husbands for 90 days or less, or whose husbands have been sentenced to prison for less than 90 days;

(iv) sole-support fathers with one dependent child or more; or

(v) transients.

Each local authority in the province is responsible for imposing specific conditions of initial and continuing eligibility for Municipal Assistance. In the City of Winnipeg, Municipal Assistance eligibility requirements are generally consistent with criteria outlined in the Overview to this chapter. As an example of specific eligibility conditions, unmarried expectant mothers are eligible for assistance up to and including the sixth month of pregnancy, at which time they become eligible for the provincial Social Allowances program; deserted or separated sole-support mothers in Winnipeg are transferred to the provincial program after 90 days have elapsed since the date of their desertion or separation, provided they are otherwise eligible for assistance. Under the Municipal Act, municipalities have the authority to consider Municipal Assistance as a debt to be secured by means of a lien registered against the name or property of the recipient. Some municipalities may require total or partial repayment of financial assistance issued only to certain classes of recipients (e.g., able-bodied unemployed) where the individuals concerned are soon likely to regain their financial independence and their ability to repay the assistance without incurring hardship. The City of Winnipeg routinely places a lien on property owned by Municipal Assistance clients to recover any assistance granted, where feasible.

Financial Eligibility

Each municipality establishes under by-law its definition of the financial resources which are considered against the basic and special needs of a household applying for Municipal Assistance; there is no minimum or maximum standard imposed by provincial legislation with respect to liquid assets, real property or income of any applicant.

Assets

The City of Winnipeg allows applicants to retain life insurance policies with a cash surrender value of up to $2,000 per household, equity in the house owned and occupied by the applicant, plus, at the Director's discretion, a motor vehicle. All other assets of the household are considered as financial resources available for ongoing maintenance. It should be noted that discretionary flexibility, which is an intrinsic aspect of the Municipal Assistance program in Manitoba, allows welfare administrators to deal with exceptional situations on an individual basis.

Income

A municipality may grant a total or partial exemption of income from any source in the determination of an applicant's eligibility. The City of Winnipeg allows a monthly exemption of $50 per household, calculated on net or take-home pay (gross earnings less any compulsory deductions), which includes provision for normal transportation requirements; the Director may grant additional work-related expense exemptions for such items as work clothing and day care. Although smaller municipalities may simply choose to consider any income, regardless of the source, as being available to meet current needs, Municipal Assistance applicants in the City of Winnipeg benefit from a total exemption on income from Family Allowances and the Child Tax Credit, casual gifts of small value, contributions other than ordinary maintenance made to beneficiaries requiring special care, and tax credits under the Manitoba income tax system.

Benefits

The province does not impose minimum or maximum levels of assistance which may be granted by any municipality. Some municipalities may opt for minimal grants of assistance to cover an applicant's most urgent needs, while the City of Winnipeg uses a rate schedule which resembles the provincial Social Allowances benefit table. In that city, food and clothing allowances are based on the number of beneficiaries in the household and the ages of any dependent children, with entitlement to the clothing allowance commencing only in the second month of eligibility. Household supplies, personal needs and shelter allowances (including utilities) are paid according to the number of persons in the household. A separate monthly heating allowance based on the number of rooms in the house, is paid from September until May, with higher payments during the winter months (November to March).

Benefit Expenditures

Benefit expenditures on Municipal Assistance during the 1982 calendar year were $17,555,000.

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Table 4.14 Social Allowances and Municipal Assistance
Number of Cases and Recipients
by Program
as of End of Quarter

1982-83

Program	June 1982	September 1982	December 1982	March 1983
Social Allowances				
Cases	19,254	19,575	20,263	20,716
Recipients	38,508	39,150	40,526	41,432
Municipal Assistance				
Cases	4,814	5,947	7,627	8,294
Recipients	8,651	10,710	13,674	14,507
Social Allowances and Municipal Assistance				
Cases	24,068	25,522	27,890	29,010
Recipients	47,159	49,860	54,200	55,939

NOTE: Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

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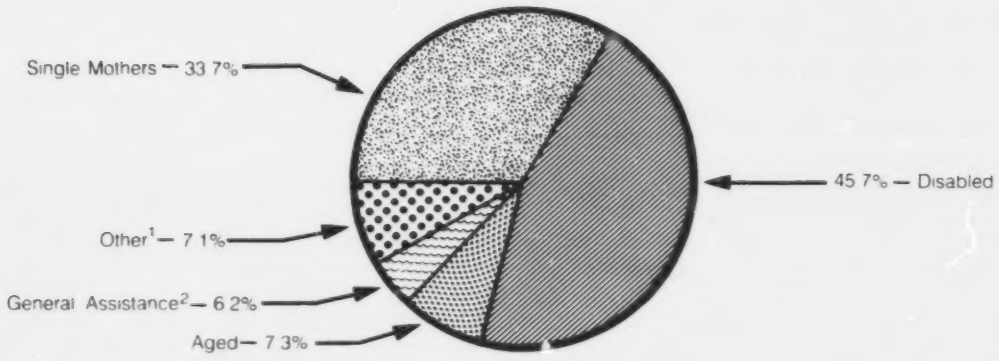
Figure 4.18 Social Allowances
Percentage Distribution of Caseload
by Reason for Assistance
March 1983



1 Includes foster children, student social allowance, special dependent care and special cases

2 Unemployed employables residing in unorganized territories

MANITOBA

Table 4.15

Municipal Assistance
Number of Cases by Case Composition
as of End of Quarter

1982-83

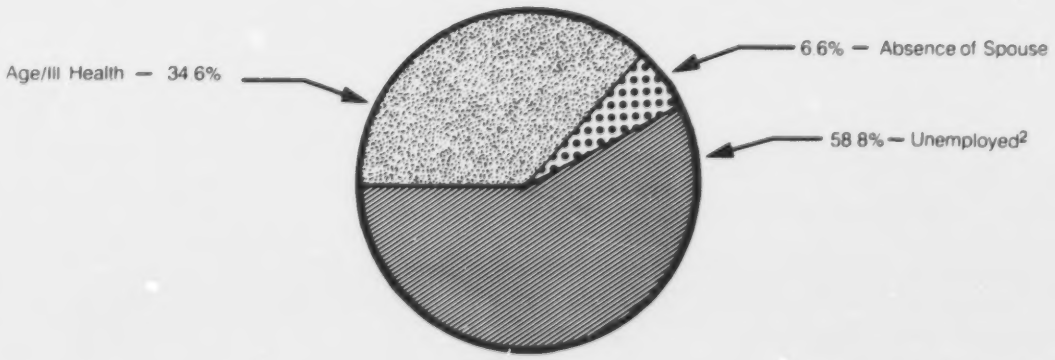
Case Composition	June 1982	September 1982	December 1982	March 1983
Singles	3,113	4,009	5,193	5,830
Families	1,701	1,938	2,434	2,464
Total	4,814	5,947	7,627	8,294

NOTE: Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

Figure 4.19

Municipal Assistance[1]
Percentage Distribution of Caseload
by Reason for Assistance

March 1983



1. City of Winnipeg data only. This accounted for 83% of the March 1983 Municipal Assistance caseload.
2. Includes persons with insufficient earnings from full-time employment and the unemployed.

SASKATCHEWAN

SASKATCHEWAN ASSISTANCE PLAN

The Saskatchewan Assistance Plan (SAP) is administered by the Department of Social Services through eight regional and sixteen district offices and three sub-offices throughout the province. The regional offices are directly responsible for determining eligibility and administering health and financial benefits for recipients under the Saskatchewan Assistance Act and Regulations.

Eligibility

General

The Saskatchewan Assistance Plan closely reflects those general characteristics identified in the Overview to this chapter. In general, Saskatchewan will grant social assistance to any individual or family head who can establish eligibility according to the program's needs test, with no distinction made in determining eligibility between disabled/non-disabled persons or between employable/ unemployable applicants.

Financial Eligibility

Eligibility with respect to financial resources is established in accordance with the budget deficit method. All social assistance applicants are subject to similar asset and income exemption levels, regardless of the reason for assistance. One of the conditions of initial eligibility is the exhaustion of any other potential source of financial support. In the case of families with dependent children and persons receiving a Guaranteed Income Supplement under the federal Old Age Security Act, "other potential source" includes the Family Income Plan (see Chapter 3) and the Saskatchewan Income Plan (see Chapter 2). Specific program design features in Saskatchewan are noted in the following paragraphs.

Assets

In the calculation of financial resources available to meet an applicant's current needs, an exemption is allowed on cash and liquid assets to a maximum of $2,500 for any single recipient and $5,000 for any recipient with a dependent, plus $500 for each additional dependent.

The liquid assets of a household include cash on hand, in the bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, prepaid funerals, wills and other settlements.

Income

Saskatchewan includes federal Family Allowances as income in the determination of financial eligibility for social assistance for all households with dependent children; in other words, any social assistance entitlement is reduced by an amount equivalent to the total Family Allowances payable.

The exemption levels allowed on earned income are equal to the greater of $50 monthly for a single person or $100 monthly for a family, or 25% of the amount of basic assistance (including continuous items of special need and Family Allowances, if applicable) to which the person or family would be entitled if there were no available income. The amount against which an earnings exemption may be applied is equal to net income (i.e., gross wages less involuntary deductions and actual reasonable work-related expenses).

Benefits

The majority of Saskatchewan Assistance Plan clients receive monthly payroll cheques based on a pre-added budget system. The support component of the budget covers food, clothing and personal needs, and is determined in accordance with family size and ages of children (if any). The shelter component is based on actual costs up to ceilings established by social services regional advisory boards in accordance with prevailing shelter costs in different areas of the province; an additional flat-rate allowance is payable to each unit (including a single recipient) which maintains its own household (excluding hotels, rooming houses, etc.). Where utilities are not included in a client's shelter cost, an allowance may be granted to cover actual utility costs.

In situations where need is established only for specific items such as food, clothing or personal needs, entitlement is based on the maximum allowance for each individual item of need. A fully employable person who applies for assistance, however, is not eligible to receive the flat-rate household allowance nor the clothing allowance for himself or his family unit, as the case may be, until the expiration of three months from the date on which he becomes eligible for assistance.

Regional office cheque issue is used to bridge the gap between the time eligibility is established and the first payroll cheque is issued from Regina (usually within three months), or in circumstances where the need for assistance is immediate.

Although Family Income Plan (FIP) benefits are not considered as a financial resource in the determination of initial and continuing eligibility, all FIP payments made to a family unit in any specific month, whether current or retroactive, are considered as part of the current month's Saskatchewan Assistance Plan entitlement for that family.

Benefit Expenditures

Benefit expenditures for the Saskatchewan Assistance Plan during the 1982-83 fiscal year were $155,135,000.

SASKATCHEWAN

Table 4.16 Saskatchewan Assistance Plan
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter
1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Cases				
Singles	12,846	13,494	15,161	16,275
Families	11,022	11,957	12,658	13,180
Total Cases	23,868	25,451	27,819	29,455
Recipients	48,809	52,845	56,933	59,724

SASKATCHEWAN

Table 4.17

Saskatchewan Assistance Plan
Number of Cases
by Reason for Assistance, Case Composition and Sex of Head
March 1983

Reason for Assistance	Case Composition and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	234	493	105	33	339	526	865
Ill Health[1]	1,201	987	488	410	1,689	1,397	3,086
Disability[2]	1,999	1,528	191	107	2,190	1,635	3,825
Absence of Spouse	15	711	22	3,561	37	4,272	4,309
Unemployment[3]	5,825	2,201	3,327	2,720	9,152	4,921	14,073
Insufficient Earnings	292	280	803	881	1,095	1,161	2,256
Other[4]	238	270	57	475	295	745	1,040
Total Cases	9,804	6,470	4,993	8,187	14,797	14,657	29,455[5]

1. Includes cases where illness is of a long-term or permanent nature.
2. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
3. Includes all cases who are awaiting Unemployment Insurance benefits.
4. Includes the following cases: personality problem, children outside parental home, required at home for family, on strike or because of strike and uncoded.
5. Individual components do not add due to minor reporting discrepancies.

SASKATCHEWAN

Figure 4.20 Saskatchewan Assistance Plan
Percentage Distribution of Caseload
by Reason for Assistance
March 1983

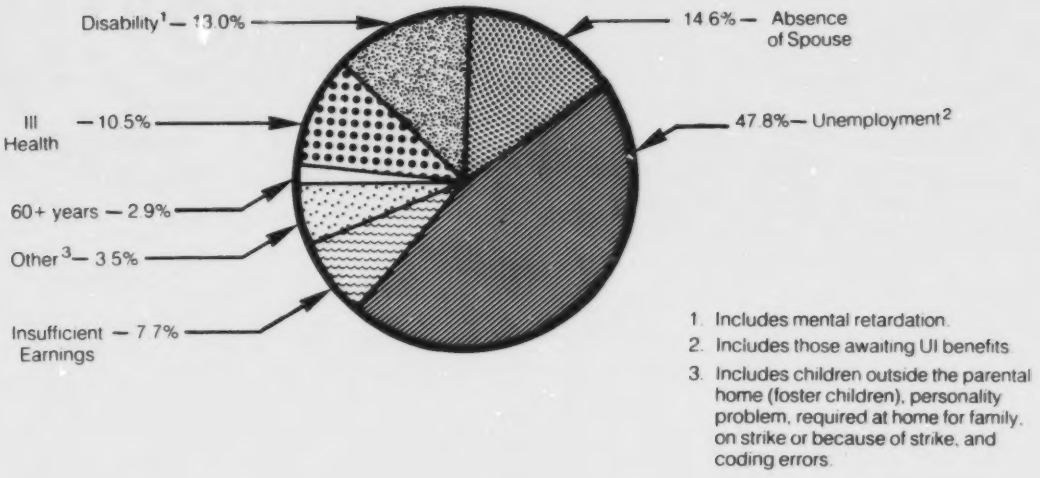
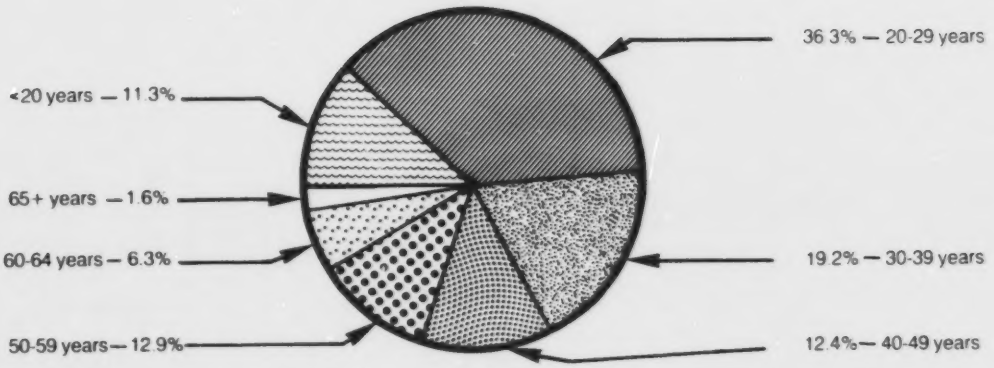

Disability[1] — 13.0%
14.6% — Absence of Spouse
Ill Health — 10.5%
47.8% — Unemployment[2]
60+ years — 2.9%
Other[3] — 3.5%
Insufficient Earnings — 7.7%
1. Includes mental retardation.
2. Includes those awaiting UI benefits.
3. Includes children outside the parental home (foster children), personality problem, required at home for family, on strike or because of strike, and coding errors.

Figure 4.21 Saskatchewan Assistance Plan
Percentage Distribution of Caseload
by Age Group of Head
March 1983



ALBERTA

Through its central office in Edmonton and 42 district offices throughout the province, the Alberta Department of Social Services and Community Health administers the Social Allowance program and the Assured Income for the Severely Handicapped (AISH) program. The legislative authority for these programs is the Social Development Act and Social Allowance Regulations in the first case, and the Assured Income for the Severely Handicapped Act and Regulations in the second.

SOCIAL ALLOWANCE

Eligibility

General

When the Director of the Social Allowance (SA) program (or his designate) considers that an individual or the head of a family in Alberta is a "person in need", he is responsible for the provision of a Social Allowance in an amount that will be adequate to enable that person to obtain the basic necessities for himself and any dependents.

Employable persons who may be eligible for a Social Allowance are expected to seek and be willing to accept employment or to engage in academic upgrading, retraining or other measures to reach a state of job-readiness. The employable category includes any applicant who is not aged (60 years and over), ill, disabled, or a single parent who is enrolled in an approved upgrading or training program, or who has:

(i) one dependent child under four months of age, or

(ii) two dependent children where both are under school age, or

(iii) three or more dependent children, or

(iv) one child or more with a physical or mental illness or disability lasting more than 90 days.

Where the parents of a child are unable or unwilling to care for him and he is properly cared for in the home of another person, benefits may be granted under the Guardian Social Allowance (GSA)[1] program as an alternative to formal application for legal guardianship, which entails district court action. GSA

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1. All provinces allow children in similar circumstances to receive some form of financial support under social assistance or child welfare legislation, depending on the province. The Guardian Social Allowance program description is included in this summary to facilitate interpretation of caseload information in Table 4.18.

eligibility is based on the financial resources of the child only, and assistance levels are the same as the regular Social Allowance rates for basic needs, except for a special GSA flat-rate shelter component.

Disabled persons may be granted assistance under either the Social Allowance program, the Assured Income for the Severely Handicapped program (see following summary), or both. A disabled person's application, medical report and any other pertinent documentation are reviewed by a Medical-Social Review Board; where the board deems that the applicant's disability or handicap is not severe and permanent, the person may be eligible under the Social Allowance program, provided that his assets and income are within allowable limits. Where the person is deemed eligible for Assured Income for the Severely Handicapped (AISH) benefits (i.e., severe and permanent handicap) and where the person's needs exceed the maximum AISH entitlement, usually because of the size of his family, additional assistance is provided as a Social Allowance benefit by separate cheque.

Financial Eligibility

Determination of financial eligibility under the Social Allowance program involves an examination of the assets and income of an applicant and his family. Some of the special design features of the needs test in Alberta are noted below.

Assets

The calculation of an applicant's financial resources allows for an exemption on assets to a maximum of $1,500 for a single person or $2,500 for a married couple or a family. However, in the case of an employable person, no more than $50 (for a single able-bodied applicant) or $250 (for an able-bodied applicant with dependents) of the above amounts may be made up of cash on hand, bank accounts or government bonds.

Transportation vehicles with a market value up to $7,500 may be exempted (i) for renewable three-month periods, for persons available for full-time work and for persons unavailable for work for up to 90 days due to illness, disability or imprisonment, or (ii) for renewable 12-month periods, for persons requiring a vehicle for medical reasons and for persons requiring a vehicle for transportation to work or training where public transportation is not available.

Assets considered as financial resources of an applicant include cash, stocks, bonds, securities, cash surrender value of life insurance policies, market value of an automobile, and any real estate (other than the applicant's home, furniture and quarter section of land if residing on a farm) which can be sold or against which a loan may be secured.

Income

The earnings exemption provision cannot be used to establish eligibility in new and reopened cases; once eligibility is established, however, the exemption may be used to calculate the applicant's level of entitlement.

The earnings exemption is equal to 100% of the first $115 per month, 50% of the next $85, 25% of the next $100 and 10% of any amount over $300 monthly. This exemption is calculated against the lesser of net income (i.e., after normal

deductions) from employment or training allowances or the applicant's basic Social Allowance budget requirement (income required to meet regularly-recurring needs). Reasonable expenses incurred for babysitting and transportation for employment purposes may be allowed as deductions from earnings. Family Allowances are not considered as a financial resource in the determination of eligibility except for single applicants 16 and 17 years of age who are living away from home.

Benefits

A short-term basic allowance for food and personal needs is payable to any eligible unemployed employable applicant for a maximum of three months, and to any employed applicant awaiting his first pay for a maximum of two weeks. Depending on the individual's family situation, and the district office where the application is submitted, shelter assistance may range from a few days' accommodation in a municipal hostel to actual shelter costs up to stipulated maxima.

The long-term basic allowance covers food, clothing, household and personal needs, and is payable to all eligible unemployable persons. The shelter allowance covers actual cost of rent, fuel and utilities up to stipulated maxima based on the size of the household, or, in the case of purchased accommodation, payments on a mortgage or agreement of sale, municipal taxes, fire insurance, fuel and utilities, condominium fees, homeowner's maintenance allowance and lot rental (for mobile homes).

The Department may file a caveat against property when assistance is being provided for payment of a mortgage or agreement for sale or for home repairs and improvements, where the approved cost of such home repairs and improvements exceeds $1,000. Where the owners initiate action to have the caveat discharged, a claim is made by the Province for the amount by which the principal sum of the mortgage or agreement for sale has been reduced since the shelter allowance commenced, or for the total cost of repairs and improvements provided out of Social Allowance.

Benefit Expenditures

Benefit expenditures for the Social Allowance program, including the Guardian Social Allowance, were $335,006,000 during the 1982-83 fiscal year.

ASSURED INCOME FOR THE SEVERELY HANDICAPPED

The Assured Income for the Severely Handicapped (AISH) Act is designed to enhance the living conditions of severely handicapped Albertans. Applications for AISH benefits may be submitted to any Social Services and Community Health district office; the final decision respecting eligibility and the amount of assistance payable rests with the Medical-Social Review Board. This Board consists of one or more physicians, the area manager designated as AISH administrator, and (if required) one representative each from the Department's Vocational Rehabilitation Branch and the Mental Health Division. The program includes AISH benefits, Modified AISH benefits and Social Allowance/AISH benefits.

Eligibility

General

The AISH program provides a guaranteed annual income to severely handicapped residents of Alberta 18 years of age and over who are not eligible for the Old Age Security pension (Spouse's Allowance beneficiaries may nonetheless be eligible for AISH), and who are not resident in certain institutions. A severe handicap is one which, in the opinion of the AISH administrator, based upon the advice of a physician, so severely impairs the applicant that it substantially limits his ability to earn a livelihood. The condition must be permanent and the applicant must have accepted any available medical treatment that would substantially lessen the condition. The applicant must also demonstrate that he is at or near maximum employment potential and has to date fully utilized all rehabilitative resources available within Alberta.

Financial Eligibility

Assets

There is no compulsory asset test for determining eligibility under the AISH program. However, persons eligible for Social Allowance/AISH benefits are subject to the normal Social Allowance asset limits.

Income

The AISH income exemption which applies to AISH and Modified AISH allows for a total exemption of income from specified sources and a partial exemption on other types of income. Income exemption levels are substantially higher for a couple where both spouses are eligible for AISH than for a single eligible person. Any eligible income exceeding the maximum monthly exemption levels is exempted at the rate of 25% for a single person or 37.5% for a couple where both spouses are eligible.

Benefits

The AISH program provides financial assistance, coverage for drugs, ambulance services, optical and dental care, and medical and hospital benefits available under the Alberta Health Care Insurance Plan. The three major types of financial assistance benefits are outlined below.

(i) AISH benefits may be payable to any eligible person whose needs do not exceed the maximum AISH benefit or who does not qualify for additional Social Allowance benefits. The maximum level of this benefit is the difference between the AISH flat-rate benefit and any unexempted income of the applicant and his spouse (if applicable).

(ii) Modified AISH benefits may be payable to any eligible person residing in a nursing home, auxiliary hospital, active treatment hospital or specially designated facility. The maximum benefit is equivalent to the appropriate Social Allowance for continuous needs (based on the Social Allowance Regulations), plus a specified Handicap Benefit, less any unexempted income of the applicant and spouse (if applicable).

(iii) Social Allowance/AISH (SA/AISH) benefits may be payable to persons whose needs exceed the maximum AISH benefit and who are otherwise eligible for Social Allowance. Benefit levels are the same as for long-term Social Allowance cases (except for the maximum monthly shelter allowance, which is $100 higher for SA/AISH recipients) with the addition of a specified Handicap Benefit (same amount as for Modified AISH), less any unexempted income.

Benefit Expenditures

Benefit expenditures on AISH during the fiscal year 1982-83 were $59,694,000.

ALBERTA

Table 4.18 Social Allowance, Guardian Social Allowance and Assured Income for the Severely Handicapped Number of Cases and Recipients by Program as of End of Quarter

1982-83

Program	June 1982	September 1982	December 1982	March 1983
Social Allowance [1]				
Cases	38,163	40,454	44,474	50,318
Recipients	96,271	102,740	112,744	129,512
Guardian Social Allowance				
Cases [2]	1,110	1,079	1,110	1,136
Recipients	1,110	1,079	1,110	1,136
AISH [1]				
Cases	9,138	9,369	9,577	9,917
Recipients	12,124	12,430	12,680	13,144
Total [3]				
Cases	46,837	49,322	53,533	59,670
Recipients	106,548	113,318	123,566	140,718

1. Includes Social Allowance/AISH (SA/AISH) data (see Table 4.21).
2. Each case represents one child.
3. Figures have been adjusted to avoid double-counting of SA/AISH cases/recipients.

ALBERTA

Table 4.19

Social Allowance
Number of Cases
by Program and Case Composition
as of End of Quarter
1982-83

Program and Case Composition	June 1982	September 1982	December 1982	March 1983
Social Allowance[1]	38,163	40,454	44,474[2]	50,318[2]
Singles	11,288	11,470	12,772	13,853
Families	26,875	28,984	31,697	36,457
Guardian Social Allowance				
Singles[3]	1,110	1,079	1,110	1,136
Total Cases	39,273	41,533	45,584[2]	51,454[2]
Singles	12,398	12,549	13,882	14,989
Families	26,875	28,984	31,697	36,457

1. Includes SA/AISH cases (see Table 4.21).
2. Individual components do not add due to minor reporting discrepancies.
3. Each case represents one child.

ALBERTA

Table 4.20

Social Allowance
Number of Cases[1]
by Reason for Assistance and Age Group of Head
March 1983

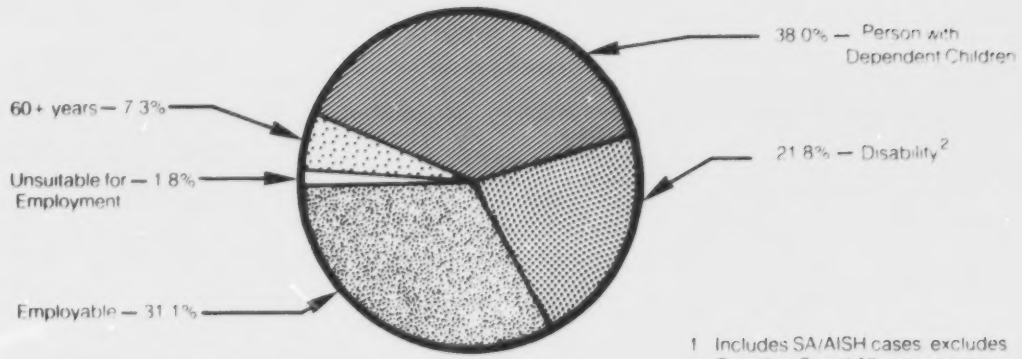
Reason for Assistance	Age Group of Head								Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	Not Given	
Person 60+ years	--	--	--	--	--	2,060	1,624	3	3,687
Person with Dependent Children	1,162	9,220	5,913	2,117	677	1	44	0	19,134
Physical Illness/Disability	442	2,001	1,382	1,575	2,122	5	22	0	7,549
Mental Illness	86	554	371	242	197	1	1	0	1,452
Mental Retardation	42	139	41	26	15	0	0	0	263
Employable	1,072	6,751	4,440	2,040	1,119	1	208	0	15,631
Unsuitable for Employment	32	113	128	197	426	4	1	0	901
Subtotal	2,836	18,778	12,275	6,197	4,556	2,072	1,900	3	48,617
SA/AISH Cases	4	159	228	342	630	305	33	0	1,701
Total Cases	2,840	18,937	12,503	6,539	5,186	2,377	1,933	3	50,318

-- not applicable

1. Includes SA/AISH cases; excludes Guardian Social Allowance cases (see Table 4.19).

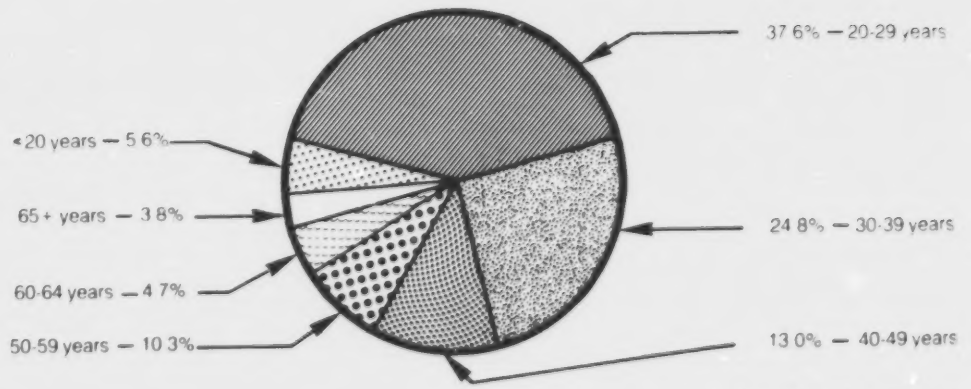
ALBERTA

Figure 4.22 Social Allowance[1]
Percentage Distribution of Caseload
by Reason for Assistance
March 1983



1 Includes SA/AISH cases excludes Guardian Social Allowance cases
2 Includes all Social Allowance cases classified as physical illness/disability, mental illness, mental retardation and all SA/AISH cases

Figure 4.23 Social Allowance[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1983



1 Includes SA/AISH cases excludes Guardian Social Allowance cases

ALBERTA

Table 4.21 Assured Income for the Severely Handicapped
Number of Cases
by Program and Case Composition
as of End of Quarter
1982-83

Program and Case Composition	June 1982	September 1982	December 1982	March 1983
AISH	6,880	7,106	7,264[1]	7,541[1]
Singles	5,702	5,847	5,970	6,179
Families	1,178	1,259	1,293	1,361
Modified AISH	684	683	685	675
Singles	677	676	678	667
Families	7	7	7	8
SA/AISH	1,574	1,580	1,628	1,701
Singles	876	893	945	984
Families	698	687	683	717
Total AISH	9,138	9,369	9,577[1]	9,917[1]
Singles	7,255	7,416	7,593	7,830
Families	1,883	1,953	1,983	2,086

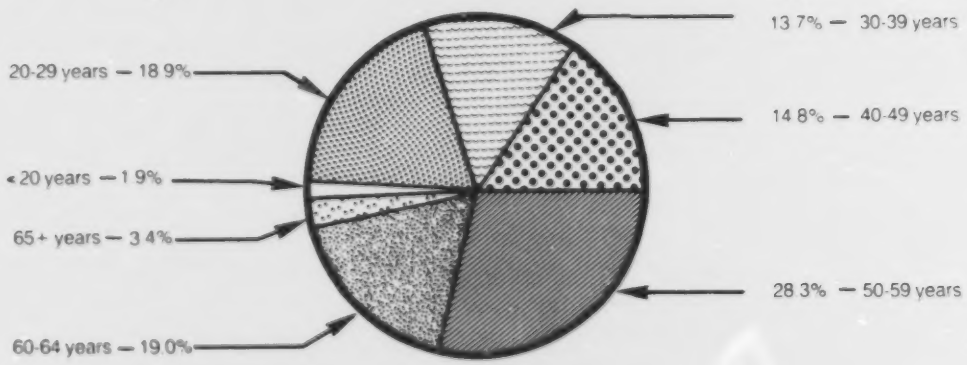
1. Individual components do not add due to minor reporting discrepancies.

ALBERTA

Table 4.22 Assured Income for the Severely Handicapped
Number of Cases
by Program and Age Group of Head
March 1983

Program	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	182	1,647	1,071	1,028	1,927	1,411	275	7,541
Modified AISH	6	65	58	101	252	166	27	675
SA/AISH	4	159	228	342	630	305	33	1,701
Total Cases	192	1,871	1,357	1,471	2,809	1,882	335	9,917

Figure 4.24 Assured Income for the Severely Handicapped[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1983



1. Includes SA/AISH cases

BRITISH COLUMBIA

In British Columbia, the Ministry of Human Resources is responsible for the administration of Income Assistance programs and services through a network of 18 regional and 155 district offices located throughout the province. The Guaranteed Available Income for Need (GAIN) Act and Regulations provide the legislative authority for Basic Income Assistance, GAIN for Seniors Supplement (see Chapter 2) and GAIN for the Handicapped.

BASIC INCOME ASSISTANCE

Eligibility

General

A single person or family head who applies for Basic Income Assistance under the GAIN Act must meet the general eligibility requirements indicated in the Overview to this chapter as well as the following specific conditions of eligibility.

Employable applicants are subject to reduced asset exemptions and benefit levels. An "employable person" means any individual who is not:

(i) 65 years of age or older;

(ii) temporarily or permanently unable to work due to physical or mental incapacity;

(iii) a single parent with one dependent child under six months of age or two or more dependent children under twelve years of age; or

(iv) a single parent required to stay at home to care for one dependent child or more suffering from physical or mental incapacity.

All applicants who meet the above categorical requirements may be eligible as "unemployable persons" for Basic Income Assistance, GAIN for Seniors Supplement (see Chapter 2) or GAIN for the Handicapped benefits, depending on the applicant's age and other circumstances of the household, or the severity of any handicap.

Financial Eligibility

Once it has been determined that an applicant's assets do not exceed exemption levels specified for his particular case classification, the total of all non-exempted income is calculated to determine whether a deficit exists with respect to the budgetary requirements of the applicant and any dependents.

Assets

Asset exemption levels for Basic Income Assistance applicants and recipients vary in accordance with the category of client, which in turn is based on a multiplicity of factors, including the applicant's age and employability status,

the number of dependents in the household and - in the case of applicants over 60 years of age - the period of residency in Canada. Only those exemption levels which apply to the main client groups are indicated in the following paragraph.

For clients who are under 55 years of age, the allowable liquid asset exemption levels are $160 if employable, $500 if unemployable and $1,500 where the person has dependents. Persons aged 55-59 years may retain liquid assets up to $1,500 if single or $2,500 where there is one dependent (plus $300 for the second and each additional dependent). Single persons 60-64 years of age are granted an exemption on assets not exceeding $2,500 or double that amount where the client in this age group has one dependent or more. An applicant over 65 years of age who is not eligible for Old Age Security because he does not meet residency requirements and who has been living in Canada less than five years is allowed an asset exemption of $1,500 if single and $2,500 if he has one dependent (plus $300 for each additional dependent); an applicant in Canada for five or more years without meeting OAS residency requirements is allowed $2,500 if he is a single person and $5,000 if he has one dependent or more.

The assets against which the above exemptions may be applied include any form of cash or equity in property (excluding the family home and car), stocks, bonds, certificates or other possessions which may be converted to cash.

In addition to allowable exemptions on the assets of a household, the total cash surrender value of an uncashed life insurance policy is totally exempt for any client who is likely to be unemployable for a minimum of three months from the date of application for benefits; in other cases, the exemption is limited to $1,500. A total exemption of any prepaid funeral plans is allowed for all Income Assistance clients, while any amount held in trust is considered totally available for maintenance.

Income

The monthly disposable income of a household which is receiving Basic Income Assistance may be increased by up to $50 for a single person or $100 for a family through a combination of allowances and exemptions. An Incentive Allowance may be granted to cover essential costs related to a recipient's participation in a vocational or self-improvement program for a maximum of six months in any 36 month period. For single parents, an exemption may be applied against any amount received as support or maintenance payments. The combined value of the Incentive Allowance, maintenance exemption and exemption on net earned income (as defined below) cannot exceed $50 monthly for a single person or $100 monthly for a family. No exemption is allowed on the earnings of any person who is 65 years of age or older. For a household which includes at least one person 60 years of age or older, a maximum exemption of $50 monthly per household may be allowed on the total of B.C. Workers' Compensation Board payments and Department of Veterans Affairs pensions (see Chapters 6 and 8 respectively).

In the calculation of an exemption, the "net earned income" against which such exemption may be applied includes gross wages less compulsory deductions, income tax and pension plan refunds, net income from roomers and boarders, education bursaries or loans and Canada Employment and Immigration training allowances.

Benefits

Basic Income Assistance benefit levels consist of two components - the Support Component and the Shelter Variable. The Support Component covers food, clothing, household and personal needs, and is a flat-rate amount based on family size, the duration on assistance and the age and employability status of the head of the household. After the household has been in receipt of assistance for four consecutive months, the monthly Support Component is increased; however, where the applicant or his spouse is 60-64 years of age, the waiting period for the higher benefit level is waived.

The Shelter Variable, which is included in the same cheque, covers rent or net mortgage payments, house insurance premiums, property taxes, maintenance, normal household repairs and utilities. The Shelter Variable entitlement is based on actual shelter-related costs as defined, up to maxima established for each size of household. The only Basic Income Assistance exceptions to this rule are households with one person 60-64 years of age and families where both spouses are in this same age group; regardless of the actual cost of shelter in these cases, the minimum Shelter Variable is $75 in the first instance and $150 in the second. Monies received by an Income Assistance recipient from the B.C. Ministry of Lands, Parks and Housing under the Homeowner Interest Assistance Act (loan assistance granted to offset high mortgage interest rates) are not considered as income, but they may affect the amount of Shelter Variable payable to the household.

Benefit levels for persons over 65 years of age who are not eligible for Old Age Security benefits (identified in Table 4.23 as "GAIN for Seniors (no OAS") are calculated in the same manner as for GAIN for the Handicapped (see following summary). Entitlement is reduced by an amount equal to any non-exempted income and by any amount by which actual shelter costs are less than the Shelter Variable stipulated for that size of household.

In addition to various incentive allowances and employment-related items of special assistance which may be granted to facilitate the entry or reintegration into the labour force of Income Assistance recipients, the Director may authorize an extension of health care services (hospital and medical insurance coverage, drugs, dental and vision care) for up to one year - with further extensions if deemed necessary - for a single parent with one dependent child or more.

GAIN FOR THE HANDICAPPED

The Guaranteed Available Income for Need Act provides the legislative authority for the GAIN for the Handicapped Program, which ensures a minimum income level for eligible handicapped persons 18 to 64 years of age; the Ministry of Human Resources is responsible for program administration.

Eligibility

General

General conditions of initial and continuing eligibility noted in the Overview to this chapter apply to handicapped persons. As further conditions of eligibility for GAIN for the Handicapped benefits, the applicant's mental or physical disability must be medically certified as apparently permanent with no remedial therapy available, and the individual must require extensive assistance for normal daily functioning or have continuous disability-related expenditures; the Ministry of Human Resources' Medical-Social Committee is responsible for determining whether an applicant's handicap conforms to legislated standards.

Financial Eligibility

Financial eligibility criteria for handicapped persons are similar to those established for Basic Income Assistance households with respect to needs-testing (comparing income and assets with continuous needs), except that higher exemption levels are allowed on assets and on income.

Assets

Asset exemption levels for GAIN for the Handicapped applicants are $2,500 for a single handicapped person and $5,000 where there is one dependent or more; a handicapped applicant who has been in Canada for less than five years is allowed $1,500 if single and $2,500 if he has one dependent (plus $300 for each additional dependent).

Income

A single handicapped person may be allowed an exemption of up to $100 per month on net earned income (gross wages less compulsory deductions, income tax and pension plan refunds, net income from roomers and boarders, education bursaries or loans, and Canada Employment and Immigration training allowances).

Benefits

The benefit level payable to eligible handicapped persons consists of a Support Allowance and a Shelter Variable, which are reduced by any non-exempted income of that household and any amount by which the actual cost of shelter is less than the Shelter Variable specified for that size of household. Regardless of actual shelter costs, however, the minimum Shelter Variable payable is $75 monthly where there is one handicapped person in the household and $150 where there are two such persons.

Benefit Expenditures

Benefit expenditures on GAIN Income Assistance (including GAIN for Seniors (no OAS)) and Handicapped benefits amounted to $609,223,000 during the 1982-83 fiscal year.

BRITISH COLUMBIA

Table 4.23

GAIN Programs
Number of Cases and Recipients
by Program and Case Composition
as of End of Quarter
1982-83

Program and Case Composition	June 1982	September 1982	December 1982	March 1983
GAIN Basic Income Assistance[1]				
Cases				
Singles	42,269	46,616	56,518	62,852
Single persons	40,216	44,582	54,328	60,578
Children in home of relative	2,053	2,034	2,190	2,274
Families	37,944	42,393	47,746	49,928
Couples	4,779	5,172	6,126	6,436
Couples with dependents	8,438	10,356	13,349	14,079
Single parents	24,727	26,865	28,271	29,413
Total Cases	80,213	89,009	104,264	112,780
Recipients	154,031	173,104	200,144	212,560
GAIN for the Handicapped[2]				
Cases				
Singles	11,272	11,571	12,028	12,297
Families	2,766	2,861	3,009	3,090
Couples	1,488	1,528	1,597	1,659
Couples with dependents	637	658	706	726
Single parents	641	675	706	705
Total Cases	14,038	14,432	15,037	15,387
Recipients	18,155	18,691	19,527	19,977
GAIN for Seniors (no OAS)[2]				
Cases				
Singles	1,723	1,699	1,676	1,652
Families	886	883	881	886
Total Cases	2,609	2,582	2,557	2,538
Recipients	3,535	3,510	3,482	3,476

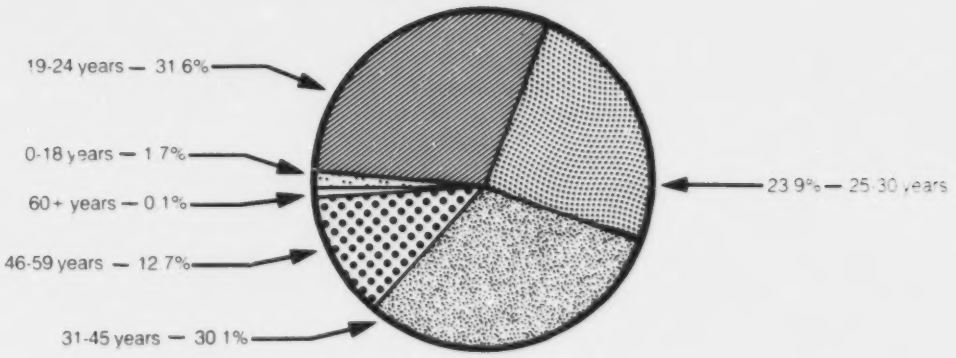
1. Includes all cases where there is a Basic Income Assistance component. This includes cases where at least one member is entitled to Basic Income Assistance and another member(s) is (are) receiving either GAIN for the Handicapped or GAIN for Seniors benefits.

2. Includes mixed pension cases (e.g., a person receiving GAIN for the Handicapped benefits married to a person receiving GAIN for Seniors benefits).

NOTE: Due to the inclusion of mixed pension cases in all of the above GAIN programs, double-counting will occur if one adds the individual program counts.

BRITISH COLUMBIA

Figure 4.25 GAIN Basic Income Assistance[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1983



1 Represents individuals and families receiving only Basic Income Assistance where no other family member is in receipt of any other GAIN benefits. As of March 1983, there were 102,591 such cases.

YUKON

SOCIAL ASSISTANCE

Social Assistance in the Yukon is administered by the Department of Health and Human Resources through its regional offices in the seven larger rural centres, with part-time workers located in two smaller municipalities. The legislative authority for this program is the Social Assistance Act and Regulations.

Eligibility

General

In general terms, conditions of initial and continuing eligibility in the Yukon are accurately represented in the Overview to this chapter. However, unemployed employable applicants may be required to prove that they have resided in the Yukon for at least 12 months - or that they have worked for at least three of the last 12 months - to qualify for regular assistance; emergency or repatriation assistance may be granted where such residence and work requirements are not met.

An applicant may be deemed to be a "permanent exclusion from the labour force" where he is between 19 and 64 years of age and medically certified as permanently and totally unemployable by reason of age, chronic disease or illness, or physical or mental impairment; in addition, persons who are in receipt of federal Old Age Security benefits or who have reached the age of eligibility for Old Age Security are automatically considered in this category. Permanent exclusions from the labour force are entitled to special asset and income exemptions and supplementary assistance.

Financial Eligibility

Social Assistance may be granted to an applicant whose income and assets are not sufficient to meet his ongoing basic needs, and those of any dependents, provided that all other potential sources of support have been explored without success; assistance may also be granted where the applicant's resources are equal to his regular needs but insufficient to meet the cost of special requirements or unexpected situations. In the case of applicants who are self-employed or working on a full-time basis, however, no Social Assistance is to be granted until all income, assets and credit have been exhausted, except in cases of extreme financial hardship.

Assets

Persons who are considered "permanent exclusions from the labour force" are allowed an exemption on liquid assets not exceeding $1,500 for a single person and $2,500 for a couple where both spouses are permanent exclusions. The liquid asset exemption for a single parent is $1,500 plus $300 for each dependent child under 19 years of age. Unemployed employable applicants who are expected to be in receipt of assistance for less than 90 days (short-term assistance cases) may retain cash assets of $100 for a single person and $200 for a person with

dependents; applicants who are unlikely to return to work in the foreseeable future and who will likely require assistance for more than 90 days are allowed an exemption on cash assets of $500 for a single person and $1,000 for a person with dependents.

An additional exemption of up to $1,500 is allowed for each "permanent exclusion from the labour force", or for a single parent, or a dependent child under 19 years of age, where such amount has been placed irrevocably in trust for future funeral or burial expenses or if, in the case of a dependent child, the amount is not available for distribution or if maintenance payments from such fund are made in accordance with the Regulations.

"Liquid assets" includes cash on hand, in a bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, and wills or other settlements.

Income

The earnings exemption allowed on net income from wages is equal to the greater of:

(i) 50% of the net casual or part-time earnings of the applicant, his spouse and dependent children not attending school, but not exceeding 25% of the household's basic assistance entitlement; or

(ii) a monthly exemption of $5 per person in the household, up to a maximum exemption of $15.

In the case of persons deemed to be permanent exclusions from the labour force, a monthly amount of $25 for a single person or $50 for a married couple from the sale of handicrafts, hobby materials or use of special talents may be allowed as an income exemption.

Involuntary deductions such as Canada Pension Plan and Unemployment Insurance premiums, and reasonable transportation costs to and from work are deducted from gross earnings to determine the net earned income against which the above exemptions may be applied.

Benefits

Social Assistance entitlement is calculated according to rate scales for individual items of basic need. Food and clothing allowances are based on the number of beneficiaries in a household and its proximity to larger urban centres; the two rate scales for each of these basic items reflect cost-of-living disparities between the larger municipalities and the more remote communities. Fuel, utilities and incidentals (personal and household needs) are paid according to the size of the household, while maximum shelter allowances are determined by the type of household (single person or family) and what is included in actual shelter costs (basic rent or furnished with utilities); a homeowner's allowance may be paid to cover additional costs related to ownership or purchase of a home, provided that the total shelter-related allowance does not exceed the rental allowance which would be provided otherwise.

It should be noted that any or all of the maximum allowances stipulated in the Regulations for items of basic need may be exceeded if extreme hardship would result otherwise; depending on the item of need involved and the circumstances of each case, prior authorization for such supplementary amounts is required from the field worker and/or the Director of Social Assistance.

A flat-rate monthly Territorial Supplementary Allowance (TSA) is added to the basic assistance entitlement of each person who is a permanent exclusion from the labour force; this allowance is further increased where the eligible person is in receipt of the federal Guaranteed Income Supplement. The TSA is payable in addition to benefits under the Income Supplement Program for Seniors (see Chapter 2).

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1982-83 fiscal year were $2,629,000.

YUKON

Table 4.24

Social Assistance
Number of Cases by Case Composition
and Number of Recipients
as of End of Quarter

1982-83

Case Composition	June 1982	September 1982	December 1982	March 1983
Cases				
Singles[1]	388	370	403	325
Families	325	335	374	349
Couples[2]	146	155	181	181
Single parents	179	180	193	168
Total Cases	713	705	777	674
Recipients[e]	1,390	1,375	1,515	1,314

e - estimate

1. Includes the following case classifications: single employable, single unemployable, child with relative, aged and transients.

2. Includes the following case classifications: couple employable, couple unemployable, two parent family employable, two parent family unemployable and "IAB Billing Mixed Status" (status Indians married to non-status Indians).

NORTHWEST TERRITORIES

SOCIAL ASSISTANCE

The Department of Social Services is responsible for the administration of the Social Assistance Program in the Northwest Territories through a network of regional and local offices; the legislative authority for the program is the Social Assistance Ordinance and Regulations.

Eligibility

General

Social Assistance may be granted to a "person in need", which includes any person who, by reason of inability to obtain employment, loss of principal family provider, illness, disability, age or other cause of any kind, is found to be unable to provide adequately for his needs and those of his dependents. General eligibility criteria outlined in the Overview to this chapter apply to Social Assistance recipients in the Northwest Territories.

Financial Eligibility

Social Assistance may be granted where an applicant has a budget deficit (where his needs exceed his financial resources) or a budget surplus which is insufficient to cover the cost of an item of special need or an emergency situation.

Assets

In the determination of financial resources which are considered as available for current maintenance of the applicant and any dependents, persons applying for regular Social Assistance are not allowed any exemption on liquid or other assets except where such assets should not be converted into cash for sound social or economic reasons.

For elderly persons residing in nursing homes, homes for special care or other residential institutions, asset exemption levels are $1,000 for a single person and $1,500 for a married couple.

Liquid assets are defined as cash, bonds, debentures, stocks, the beneficial interest in assets held in trust and available to be used for maintenance and any other asset that can be converted readily into cash.

Income

The net salary and wages of an applicant or recipient are considered in the calculation of financial resources. However, as an incentive to take and hold employment, the first $50 (single person) or $100 (family head) monthly is totally exempt from such calculations.

Benefits

The total budgetary requirements of a household are calculated in accordance with specific allowance levels for individual items of basic need (food, clothing, shelter - including fuel and utilities - and household and personal needs). Clothing allowances are based on the number of beneficiaries in the household, while food allowances consider the household's size and its geographic location, with higher grocery allowances paid in more remote settlements. Shelter is paid at actual cost up to maximum levels for individual communities, and the actual cost of fuel and utilities is covered. A homeowner's allowance is granted to persons who own or are purchasing their own home, provided that the total of any shelter-related assistance does not exceed any rental allowances which would be paid to the household otherwise. Personal and household allowances are usually payable only to cases in receipt of long-term assistance (i.e., longer than three months), except in cases of extreme financial hardship.

An Incidental Allowance of $125 monthly is included as an item of basic maintenance in calculating the ongoing needs of any person who is 60 years of age and over or any person who is unemployable due to a physical or mental impairment.

All maximum allowance levels for basic and special needs may be exceeded where the social worker or Director of Social Assistance (depending on the item of need and the circumstances of each case) deems that extreme hardship would result otherwise.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1982-83 fiscal year were $8,742,000.

NORTHWEST TERRITORIES

Table 4.25

Social Assistance
Number of Cases and Recipients
as of End of Quarter

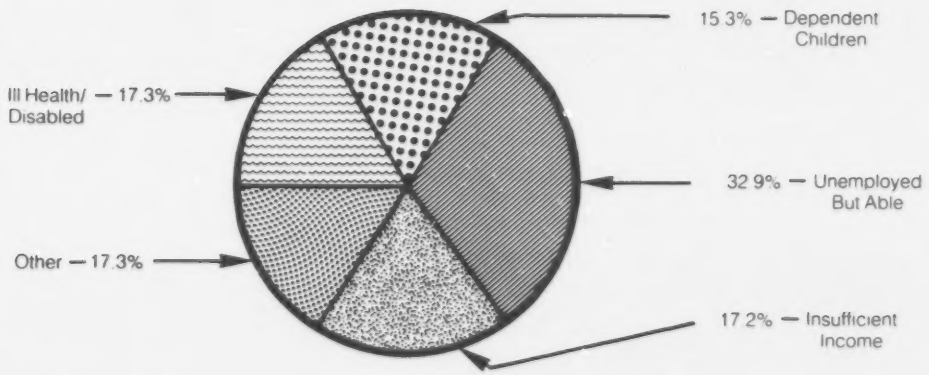
1982-83

	June 1982	September 1982	December 1982	March 1983
Cases	1,828	1,769	2,163	2,233
Recipients	6,113	5,920	6,990	7,330

Figure 4.26

Social Assistance
Percentage Distribution of Caseload
by Reason for Assistance

March 1983



CHAPTER 5

PROVINCIAL TAXATION AND SHELTER ASSISTANCE PROGRAMS

This chapter describes provincial programs in effect as of January 1st 1984 which assist low-income individuals and families in meeting the costs of property and/or school taxes, rental costs and the general cost-of-living. Property and/or school taxes may be reduced either by direct cash payments provided through grants and rebates or by exemptions and credits which are applied against taxes due. In certain provinces, renters may receive a comparable benefit to offset that portion of their rental payments which goes towards taxes. Some of these benefits may be claimed on the income tax form whereas others require application to the administering department. In most cases entitlement is based on costs incurred relative to the available family income.

This chapter also describes programs assisting handicapped persons in New Brunswick and British Columbia in meeting their shelter costs, as well as Québec's Availability Allowance, which is claimable with respect to children under six years of age.

Many of these programs provide benefits based on eligibility during a taxation/calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. Wherever this situation has been identified, it has been noted.

Programs targeted for seniors are discussed separately in Chapter 2. This report does not discuss the various types of social housing available under the National Housing Act, home repair/renovation/adaptation programs, assisted home ownership programs geared towards low-income individuals and families, and tax reductions which are an integral part of the provincial tax structures.

NEWFOUNDLAND

School Tax Exemption

Persons 65 years of age or over are exempted from paying local school taxes (either by way of the poll tax or property tax) except where property is not used exclusively for the residence of that person. Persons under 18 years of age and those in full-time attendance at a recognized educational institution are unconditionally exempted from paying the local school taxes. In addition, low income persons/families may also receive this exemption. To be eligible, a single person's income may not exceed $6,000 per year; in the case of a family, an additional income exemption of $2,000 for the spouse, $900 for each dependent child 16 years of age or over and $500 for each dependent child under 16 years of age is added to this amount. However, where the income of a spouse and/or dependent child is greater than $400, the excess amount is deducted from the increased exemptions. Income is equal to all earned and unearned income

received during the year, excluding Family Allowances and any rent allowance received under the Social Assistance Act. Prior to January 1983, persons with annual incomes of less than $4,000 were granted graduated exemptions based on income. This program began in 1978 and is administered by the Department of Education through 20 School Tax Authorities.

Beneficiaries:	1982 tax year - 18,543 exemptions
Benefit Expenditures:	1982 tax year - $1,997,000 taxes exempted

PRINCE EDWARD ISLAND

Residential Property Tax Credit

Under this program, property owners receive a tax credit of $ .10 per $100 of assessment on their owner-occupied residential property. "Residential property" means buildings or portions thereof used and occupied on a permanent basis as single or multi-unit dwelling accommodation. Owners residing in a multiple unit building receive a partial credit based on that portion which is owner-occupied. The credit is reflected in the annual tax bill. This program started in 1980 and is administered by the Department of Finance and Tourism.

Beneficiaries:	1982 tax year - 33,911 properties
Benefit Expenditures:	1982 tax year - $940,000

NEW BRUNSWICK

Property Tax Assessment Exemption

Single adult property owners whose annual income is less than $7,000 may apply for a partial exemption of the current year's property taxes on their principal residence. Prior to 1983, only widows were eligible for the exemption; effective 1983, the program was made available to all single adults. The taxable assessed value of the property is reduced by $8,000; the normal mill rate is then applied to the reduced value. This program began in 1967 and is administered by the Department of Municipal Affairs.

Beneficiaries:	1982 tax year - 11,450 properties*
Benefit Expenditures:	1982 tax year - $439,000 taxes exempted*

* prior to program expansion in 1983.

Residential Property Tax Credit

Under this program, property owners occupying their principal residence as of January 1st of the taxation year may receive a tax credit with respect to their residence. The tax credit is equal to $1.50 per $100 of assessment in Cities, Towns and Villages and $1.10 per $100 assessment in Local Service Districts and Unincorporated Areas. Single family residences, including new homes under construction, receive a full credit; multi-unit buildings qualify for a partial credit based on that portion which is owner-occupied. A partial credit may also be granted to the purchaser with respect to properties purchased during the tax year, provided no credit was previously granted. The credit amount is indicated on the tax notice; partial credits may be refunded on request or left in the property owner's tax account as a credit. This program began in 1974 and is administered by the Department of Municipal Affairs.

Beneficiaries:	1982-83	- 158,233 households
Benefit Expenditures:	1982-83	- $58,398,000

Rental Assistance to the Elderly/Disabled

Senior citizens 60 years of age or over and physically or mentally disabled persons may apply for rental assistance. To be eligible, the applicant(s) must reside in a self-contained apartment in the private rental market and have a valid New Brunswick Medicare Card number; as well, assets of the individual or couple must not exceed $15,000. In addition, disabled persons require certification by the Medical Review Board established under the Social Welfare Act. The level of assistance granted to a person/couple is on a sliding scale based on 25% to 30% of the gross family income and the amount of rent paid.

In January 1984, maximum assistance levels are $113 per month for a single person whose gross monthly income does not exceed $740 and whose rent does not exceed $225, or $131 per month for a couple whose combined gross monthly income does not exceed $820 and whose rent does not exceed $250.

The program started in 1978 and was originally known as "Rental Assistance to the Elderly (RATE)". It underwent major changes in September 1983 which included lowering the eligibility age for seniors from 65 to 60 years of age and expanding coverage to the disabled. The program is administered by the New Brunswick Housing Corporation.

Beneficiaries:	March 1983	- 1,013 households*
Benefit Expenditures:	1982-83	- $510,000*

* prior to program expansion in 1983.

QUÉBEC

Real Estate Tax Refund (Remboursement d'impôts fonciers)

Residents of Québec may apply for this credit on their provincial income tax declaration forms. The credit is available to both homeowners and tenants to offset property and school taxes paid during the previous taxation year. Landlords are required to provide tenants with a receipt of taxes paid in respect of their rent. For the 1983 taxation year, the credit is equal to 40% of school and property taxes up to a maximum of $1,000, minus 2% of the combined taxable income of the applicant and spouse; the maximum credit is $400 per household. Persons who have no provincial taxes payable must file a return in order to claim the credit. The credit is either included with any tax refund or used to reduce any income tax owed. This program began in 1979 and is administered by the Ministry of Revenue (Ministère du Revenu).

Beneficiaries:	1982 tax year -	739,377 households
Benefit Expenditures:	1982 tax year -	$108,845,000

Availability Allowance (Allocation de disponibilité)

A Québec resident (usually the mother) who is eligible for Québec Family Allowances (see Chapter 3) is entitled to an Availability Allowance on behalf of each child under six years of age. Working parents who pay child care costs for children under six years of age may claim this non-taxable annual allowance instead of the Child Care Deduction on their provincial income tax form. Working parents eligible for the Availability Allowance may still use the provincial Child Care Deduction for child care costs for children six years of age or over.

Even though a parent may not have any provincial taxes payable, a Québec income tax return must nonetheless be filed in order to claim the allowance. For the 1983 taxation year, the amount of the allowance is $300 for the first child under six years, $200 for the second and $100 for the third and each additional child. The grant is included with any tax refund payable, or is used to reduce any income tax owed. This program began in 1982 and is administered by the Ministry of Revenue (Ministère du Revenu) in cooperation with the Québec Pension Board (Règie des rentes du Québec).

Beneficiaries:	1982 tax year -	394,560 families/560,200 children (estimate)
Benefit Expenditures:	1982 tax year -	$140,000,000 (estimate)

ONTARIO

Housing

The province of Ontario does not administer a direct rental subsidy program for low-income individuals and families. Instead, the Ministry of Municipal Affairs and Housing, in cooperation with the Canada Mortgage and Housing Corporation, provides social housing to eligible individuals and families under the authority of the National Housing Act. The province currently accounts for approximately 44% of the stock of social housing available across Canada. Single parents, the elderly and the disabled may qualify for units, paying approximately 25% of their income towards rent. A subsidy covering the difference between this amount and market rents is shared equally between CMHC and the Ministry of Municipal Affairs and Housing.

Ontario Tax Credits

Ontario Tax Credits, which are claimed on the federal income tax form, are designed to provide tax relief to low-income Ontario residents under 65 years of age. The major components are the Property Tax Credit, Sales Tax Credit and Temporary Home Heating Tax Credit. All Ontario residents may claim the Sales Tax Credit, but only principal taxpayers may claim the Property and Temporary Home Heating Tax Credits. A principal taxpayer is a person who is aged 16 to 64 years, is not claimed as a dependent, is the occupant of a principal residence, and is the spouse with the higher taxable income (in the case of both spouses being under age 65 and living together). The credits are calculated as follows for the 1983 taxation year:

(1) Property Tax Credit: occupancy cost (actual property taxes paid or 20% of rent paid during year) or $180, whichever is less, plus 10% of the occupancy cost.

(2) Sales Tax Credit: 1% of total personal exemptions on federal income tax return.

Two percent of the taxpayer's taxable income in excess of $1,986 is subtracted from the combined Property and Sales Tax Credits to give a net credit. The maximum combined credit is $500.

(3) Temporary Home Heating Tax Credit: $20 minus 1% of taxable income in excess of $1,986.

The credits are included with any tax refund or are used to reduce any income taxes owed. Persons who have no federal or provincial taxes payable are nonetheless required to submit an income tax form in order to claim the credits. The program started in 1972 with the Property Tax Credit and was expanded in 1973 to include the Sales Tax Credit. The Temporary Home Heating Tax Credit

was added in 1981 and was claimable with respect to the 1981, 1982 and 1983 taxation years only. The credits are administered by Revenue Canada and funded by the province of Ontario.

Beneficiaries:	1982-83	- 1,813,863 tax filers
Benefit Expenditures:	1982-83	- $263,027,000
	(NOTE:	Above data are in respect of the 1981 tax year)

MANITOBA

Property Tax Credit

This credit, which is claimed on the federal income tax form, is designed to assist low-income tenants and homeowners in paying their previous taxation year's property taxes. An additional credit is granted to persons 65 years of age or over. The credit for the 1983 taxation year is equal to the lesser of:

(i) 20% of total rental payments for year, plus net property taxes paid, plus any Resident Homeowners' Tax Assistance received, or

(ii) a basic credit of $525, plus an additional $100 for persons 65 years of age or over, minus 1% of family income (tax filer and spouse): amount must equal or exceed $325.

Any benefits received through Resident Homeowners' Tax Assistance, SAFER (see Chapter 2) or SAFFR are subsequently deducted to arrive at the net credit. The credit is included with any tax refund or is used to reduce any taxes owed. This program which began in 1972, is administered through Revenue Canada and funded by the Manitoba Department of Finance.

Beneficiaries:	1982 tax year	- 310,160 claimants
Benefit Expenditures:	1982 tax year	- $75,100,000

Resident Homeowners' Tax Assistance

Resident homeowners of single dwelling units may receive a credit on their residential realty tax bill to reduce the amount of property taxes payable on their principal residence. To be eligible, the homeowner must have occupied the home as of January 1st of the tax year and the dwelling must be indicated as a single dwelling on the municipal tax rolls. Persons who own a home on leased land are ineligible for the credit. For the 1983 taxation year, the maximum

credit is $325. This program, which started in 1973, is administered by the municipal governments and funded by the Department of Finance.

Beneficiaries:	1982 tax year - 217,700 homeowners
Benefit Expenditures:	1982 tax year - $69,508,000

Shelter Allowances for Family Renters (SAFFR)

Low-income families with dependent children may apply for this non-taxable monthly allowance to offset rental costs. Eligible rental costs which exceed 25% of a family's income may be subsidized up to 90% by the program. Families in receipt of Social Allowances (see Chapter 4) or residing in government-subsidized housing are ineligible for SAFFR benefits. From July 1983 to June 1984, the maximum monthly allowance of $150 is payable where:

(i) for one parent and one child, maximum claimable rent is $350 per month and monthly income does not exceed $700,

(ii) for a three person family, maximum claimable rent is $375 per month and monthly income does not exceed $800,

(iii) for four or more persons, maximum claimable rent is $400 per month and monthly income does not exceed $900.

The amount of assistance is reduced as income increases and rent decreases in proportion to income. All SAFFR benefits must be deducted from the amount of Manitoba Property Tax Credit to which the family is entitled. This program began in 1981 and is administered by the Manitoba Housing and Renewal Corporation.

Beneficiaries:	March 1983 - 949 families
Benefit Expenditures:	1982-83 - $982,000

Cost-of-Living Tax Credit

Low-income persons may apply for this credit on the federal income tax form to reduce the amount of taxes payable. For the 1983 taxation year, the credit is calculated by subtracting 1% of net family (applicant and spouse) income from the applicant's Basic Credit (3% of the sum of total personal exemptions, plus disability deduction, plus education deduction). Where married couples wish to claim a joint credit, 3% of the non-claiming spouse's Basic Credit less 3% of the applicant's marriage exemption must be added to the applicant's Basic Credit. This joint claim is optional and subject to agreement by both spouses. This program, which began in 1974, is administered by Revenue Canada and funded by the Manitoba Department of Finance.

Beneficiaries:	1982 tax year - not available
Benefit Expenditures:	1982 tax year - $25,700,000 (estimate)

SASKATCHEWAN

Renters' Property Tax Rebate

Tenants who rent their principal residence may apply for this annual rebate to reduce the burden of local property taxes. To be eligible, a tenant must hold a valid Saskatchewan Health Services card and have rented accommodation for at least six months in the year being applied for. Renters of public housing units may also claim a rebate. For the 1983 calendar year, the maximum rebate is $150. This is determined by:

(i) calculating 5% of total rental costs during the year,

(ii) multiplying the lesser of (i) or $150 by the number of months rented, and

(iii) dividing the result by 12.

Seniors 65 years of age or over who are eligible for this rebate as well as the Senior Citizens' School Tax Rebate (see Chapter 2), or persons under 65 years of age who are eligible for this rebate as well as a Property Improvement Grant may receive a maximum combined grant of $425 per year. This program began in 1979 and is administered by the Department of Urban Affairs.

Beneficiaries:	1982-83 - 76,132 recipients
Benefit Expenditures:	1982-83 - $8,254,000

Property Improvement Grant Program

Owners of dwellings, business buildings or farm property may apply for this grant to reduce the burden of local property taxes. To be eligible, an applicant must be under 65 years of age (in the case of a couple, the spouse must be under 65 as well), must hold a valid Saskatchewan Health Services card, and must have owned and occupied the dwelling for at least six months ending in the year being claimed. A person claiming a grant for properties other than a principal residence must be a permanent resident of Saskatchewan for at least six months before the date of application or date of sale. All applicants must furnish receipts indicating payment of the full tax bill.

For the 1983 taxation year, the grant on a principal residence is equal to one half of the general property tax levy, or, in the case of a trailer, one half of the license fees, to a maximum grant of $230. The maximum grants for a business or farm are $250 and $375 respectively. The maximum grant for any combination of the above is $375; however, any person who is also eligible for a Renters' Property Tax Rebate may receive a maximum combined grant of $425 per year under the two programs. This program began in 1966 and is administered by the Department of Urban Affairs.

Beneficiaries:	1982-83 - 218,926 recipients
Benefit Expenditures:	1982-83 - $44,625,000

Saskatchewan Tax Reductions

Low-income Saskatchewan residents may claim this reduction on their federal income tax form to reduce their net provincial taxes payable. For the 1983 taxation year, the reduction is equal to:

(i) the sum of the following reductions:

- Basic Tax Reduction of $160,
- Child Tax Reduction of $50 for each dependent child claimed by the taxfiler (maximum of $300), and
- Senior Citizens' Tax Reduction of $50 for persons 65 years of age or over,

Minus

(ii) 30% of the difference between the total Adjusted Saskatchewan Tax Payable (must exceed $160) and the sum of the reductions in (i).

This program began in 1975, is administered by Revenue Canada and funded by the Saskatchewan Department of Finance.

Beneficiaries: 1982 tax year - 190,000 claimants (estimate)

Benefit Expenditures: 1982 tax year - $22,000,000 (estimate)

ALBERTA

Alberta Renter Assistance Credit

Any individual who resided in Alberta on the last day of the taxation year and who rented accommodation for at least 120 days during that year may apply for this credit on his federal income tax form. Persons who were under 16, or 65 years of age or over, or were under 21 being claimed as a dependent by a taxpayer as of the end of the year, and persons/spouses who received a Homeowner Refund, a Widows' Renter Assistance Grant or a Senior Citizens' Renter Assistance Grant (see Chapter 2) are ineligible for this grant. Total rental payments include parking and utility costs where these are included in the rent, or the value of services rendered in lieu of rent. For the 1983 taxation year, the credit is equal to:

(i) a Basic Credit Allowance equal to $200 plus 5% of total rental payments in Alberta, to a maximum of $500,

Minus

(ii) 1% of the applicant's taxable income.

The minimum credit claimable is $50. This credit is included with any tax refund or is used to reduce any income tax owed. This program, which began in 1974, is administered by Revenue Canada and funded by Alberta Treasury.

Beneficiaries:	1982 tax year -	331,000 renters (estimate)
Benefit Expenditures:	1982 tax year -	$38,200,000 (estimate)

Property Tax Reduction Benefits (including Homeowner Refund)

This program provides two separate benefits to Alberta homeowners which enable them to reduce their property taxes. All homeowners automatically have the entire Provincial Education Tax portion of their tax bill paid by the provincial government. For the 1982 tax year, this amounted to an estimated $147,000,000. Dependant on qualifications, homeowners may apply for an additional benefit, known as the Homeowner Refund, to offset their municipal taxes. To be eligible for the Homeowner Refund, the homeowner must have resided in his home for a minimum of 120 days during the calendar year and must not have claimed any Senior Citizens' Renter Assistance Grant or Widows' Renter Assistance Grant (see Chapter 2) for that year. For the 1983 taxation year, the Homeowner Refund is calculated as follows:

(i) for non-seniors: the difference between the lesser of $200 or municipal taxes, and the Provincial Education Tax;

(ii) for eligible seniors (persons 65 years of age and over, widows/widowers aged 60-64 whose deceased spouse was 65 years or over and eligible at the time of death, or a widow/widower aged 55-64 who is receiving a Widows' Pension): the difference between the lesser of $1,000 or municipal taxes, and the Provincial Education Tax.

The Homeowner Refund is credited against the applicant's municipal taxes payable. This benefit began in 1973 and is administered by the various municipalities and funded by the Department of Municipal Affairs.

Beneficiaries:	1982 tax year -	154,677
Benefit Expenditures:	1982-83 -	$32,166,000 (Homeowner Refund only)

Senior Citizens' Renter Assistance Grant and Widows' Renter Assistance Grant

These programs offer benefits to eligible widows/widowers 55 years of age and over (see Chapter 2).

Remote Area Heating Allowance

Residents of Alberta who do not have access to natural gas may apply for a partial rebate of their heating costs. In January 1984, a rebate of up to 35% of the cost of up to 18,185 litres of propane or 12,275 litres of heating oil (or proportionate combination) is available. Original invoices must accompany any application. This program began in 1980 and is administered by the Department of Utilities and Telecommunications.

Beneficiaries:	1982-83	-	13,000 (estimate)
Benefit Expenditures:	1982-83	-	$3,883,000

BRITISH COLUMBIA

Land Tax Deferment Program

Senior citizens, widows/widowers and certain handicapped persons may defer property taxes on their ordinary place of residence. Taxes which may be deferred are those in excess of the Home Owner Grant coverage. Interest is charged at the rate of 8% on deferred taxes. Taxes and interest become payable when the dwelling ceases to be the person's principal residence. This program began in 1974 and is administered by the Ministry of Finance.

Beneficiaries:	March 1983	-	2,953 homeowners
Benefit Expenditures:	1982-83	-	$8,572,000 (value of taxes deferred)

Home Owner Grant

Homeowners and certain renters may apply for this grant to reduce the amount of property taxes payable. Persons eligible to apply are: homeowners (for their principal residence only), tenants of cooperative housing apartments and lessees in designated apartment buildings with a registered lease (minimum 99 years). The amount of the grant varies according to the classification of the applicant. For the 1983 taxation year, the grant is calculated as follows:

(i) for persons under 65 years of age: where property taxes are less than $505, the grant is equal to the amount of tax less $125, otherwise the grant is $380;

(ii) for persons who are 65 years of age or over, or are in receipt of either GAIN for the Handicapped benefits (see Chapter 4) or a War Veterans' Allowance (see Chapter 9), or are handicapped as defined by Regulation: where property taxes are less than $631, the grant is equal to the amount of tax less $1, otherwise the grant is $630.

Landlords of eligible apartments receive the grant and are responsible for apportioning it amongst tenants or lessees. This program began in 1957 and is administered by the Ministry of Municipal Affairs.

Beneficiaries:	1982-83 -	600,000 eligible households (estimate)
Benefit Expenditures:	1982-83 -	$255,000,000

YUKON

Homeowners' Grant

Homeowners may apply for financial assistance in paying their property and school taxes. To be eligible, the applicant must have resided in his home for 184 days during the current year and must have paid the current year's property and school taxes. For the 1983 property tax year, Old Age Security pensioners receive an enhanced grant which is equal to $350 or 3/4 of their property and school taxes, whichever is less; all other homeowners receive the lesser of either $350, one half of property and school taxes or, where taxes are less than $200, the actual amount of taxes less $100. This program began in 1976 and is administered by the Department of Finance.

Beneficiaries:	1982-83 -	2,700 applicants
Benefit Expenditures:	1982-83 -	$775,000

NORTHWEST TERRITORIES

Homeowner's Tax Rebate Program

Persons who own and occupy their own homes (including mobile homes) may apply for a rebate of 50% of municipal taxes. To be eligible, the applicant must have lived in the home for at least 184 days of the current taxation year. The maximum rebate for the 1983 taxation year is $400 per household in cities and $100 per household in Taxation Areas. This program began in 1981 and is administered by the Department of Local Government.

Beneficiaries:	1982 tax year -	1,033 homeowners
Benefit Expenditures:	1982 tax year -	$315,000

CHAPTER 6

PROVINCIAL WORKERS' COMPENSATION PROGRAMS

Workers'/workmen's compensation programs were established to protect members of Canada's labour force against wage loss and to assist them with medical or other expenses arising from occupational injury or disease. Each province and territory has legislation (introduced between 1915 and 1977, depending on the jurisdiction) regulating the administration of the programs and specifying various industries that are required to provide workers' compensation coverage. Apart from provincial legislation, federal statutes exist to protect federal employees injured in the course of duties, seamen not covered through provincial systems, and discharged inmates injured while working or training in a federal penitentiary. The legislation protects workers in these situations as though they were covered by provincial compensation systems. The federal statutes are administered by the provincial Boards[1].

The Canadian workers' compensation system is based on the principles of collective liability on the part of employers and compulsory insurance for workers guaranteed by a government fund. It provides a mutual insurance scheme by which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. In addition to compulsory coverage for those industries set out in legislation, there is provision in all provinces for elective coverage, at the discretion of the Board administering the program.

The Compensation Boards responsible for overseeing the system are autonomous agencies of provincial and territorial governments and are responsible for the administration of their respective acts. The primary role of the Boards is the adjudication of whether or not a worker is eligible for compensation. This settlement process is carried out directly with the worker or dependents and it is not necessary for these persons to retain legal counsel. In fact, coverage by a Compensation Board automatically precludes legal action by the worker against his employer. The Boards are also responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, depending on the jurisdiction, for accident prevention and workplace inspections.

Eligibility

General

Originally, workers' compensation covered only those industries considered to be most hazardous. Gradually, coverage has been expanded to include the majority of occupations. Presently between 70-90% of the labour force, depending on the jurisdiction, is insured through the system. Agricultural workers comprise the largest single group not covered through legislative authority.

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1. The term "Boards" is used to refer to Workers'/Workmen's Compensation Boards and Commissions.

All employees, both full and part-time, of industries which have been covered are eligible for benefits when they have been injured on the job or have become victims of occupational disease. When illness (occupational disease) is recognized as originating in the workplace it is compensated as though it were a work-related accident.

The only conditions under which compensation may not be payable are where the worker is disabled for less than a stated period or where the injury is attributable solely, or primarily, to the willful misconduct of the worker and does not result in death or serious disability. In addition, a worker is required to undergo any medical examination ordered by the Board to determine the extent of injury; rights to compensation may be suspended if such an examination is refused.

Financial Eligibility

Compensation rates are based on the earnings of the injured worker at the time of the accident, up to the legislated maxima. Although benefits are reduced by Canada Pension Plan disability entitlement in some jurisdictions, no other assets or sources of income are considered.

Benefits

Compensation includes payments to workers for temporary disability, long-term pensions for total disability, lump sum payments to widows and widowers, allowances to surviving dependents, and funeral and related expenses. In addition to the non-taxable cash benefits, workers receive immediate medical aid and ongoing treatment or vocational rehabilitation, if necessary. In most jurisdictions, entitlement begins on the first day of disablement following the injury, with no compensation payable for the day, or balance of the day, of injury. There is some variation from this, depending on the jurisdiction.

Benefits to Workers

Temporary Disability

Temporary disability payments are made for the duration of the disability or the period of estimated loss of earnings, and are generally subject to a specified minimum and maximum amount of compensation. The amount payable is based on a percentage of average weekly earnings, up to 75% of gross earnings or 90% of net earnings, depending on the jurisdiciton. In all jurisdictions, a ceiling is placed on the annual amount of earnings considered to be insurable for the worker. It should be noted that while receiving temporary disability benefits, workers are not entitled to Unemployment Insurance benefits (see Chapter 8).

Permanent Disability

In all jurisdictions, when a disability is permanent, a life pension is paid; however, in Saskatchewan and New Brunswick pensions are discontinued when the worker reaches 65 years of age unless undue hardship would result. Pensions are calculated on the basis of average earnings, up to 75% of gross earnings or 90% of net earnings, depending on the jurisdiction. In addition to the impact of loss of earnings, degree of impairment is considered in determining the amount of compensation. In some provinces, a lump sum may be awarded above and beyond the pension for permanent disability.

Maximum insurable earnings and disability benefit levels may be adjusted annually on January 1st or on an ad hoc basis, depending on the jurisdiction. Table 6.1 provides both benefit and indexation information.

Benefits to Surviving Dependents

In most jurisdictions, payments to dependents are calculated according to the deceased worker's earnings; however, in some jurisdictions the benefits are fixed by law. Benefits to a spouse and children vary considerably from one province to another, with legislation usually specifying age, health and employment status of the spouse and the number and ages of children (if any) as criteria for setting benefit levels. In all areas a dependent spouse receives an immediate lump sum as well as funeral and related expenses. In Newfoundland this sum is substantial and precludes any ongoing pension where the surviving spouse is under 35 years of age and has no children. British Columbia also has special lump sum provisions where the spouse has no children and is under 40 years of age. In most provinces, when there are children and/or the surviving spouse is over a specified age, monthly payments are made to the surviving spouse, based on the earnings of the deceased worker. Extra amounts may be payable on behalf of each child under a specified age, an invalid child, or a child who is still attending a full-time educational program.

The right to a pension ceases upon remarriage, but in most jurisdictions a lump sum equivalent to the monthly allowance for one or two years, or another specified amount, is paid to the former spouse. Payments to or on behalf of children continue regardless of the remarriage of a surviving parent. In all jurisdictions, if a child's remaining parent dies, he becomes eligible for the usually higher monthly payments provided for an orphan.

Additional Benefits

In the case of any accident, and regardless of any cash compensation, medical aid must be provided. All workplaces must be equipped to administer immediate first aid; in certain jurisdictions the Boards are responsible for the specification of such equipment. In addition, surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance) and the replacement and repair of dentures and eyeglasses may also be provided. Other items of care not stated in the legislation may also be made available if approved by the Board.

The workers' compensation system also allows for vocational rehabilitation. This may consist of vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

Financing

Although workers' compensation programs are administered through Boards, the system is funded entirely by employers. Compensation costs are regarded as a direct production expense. Industries are assessed on the basis of associated risk and number of employees. Large crown corporations, governments and government-owned or licensed operations are classified as 'self-insurers' and pay the actual compensation costs as well as an administration fee to the Board in their particular jurisdiction.

Table 6.1

Provincial Workers' Compensation
Disability Benefits
by Province/Territory
January 1984

Province/ Territory	Maximum Insurable Earnings ($)	Compensation for Permanent Total Disability[1]	Maximum Monthly Benefits[2] ($)	Minimum Monthly Benefits ($)	Compensation for Permanent Partial Disability[1]	Adjustment of Maximum Insurable Earnings
Newfoundland	45,500	Lump sum, minimum $1000 to a maximum of $45,500 plus payments at 90% of weighted net income[6]	N/A[3]	N/A[3]	Lump sum, minimum $1,000 to $45,500, plus a proportion of 90% of net weighted income based on loss of earnings	Adjusted annually by Order in Council
Prince Edward Island	17,000	75% of avg. pre-accident wages	1,062.49	260.00[4]	Proportion of 75% of wages, based on degree of disability	Ad hoc changes by legislative amendment
Nova Scotia	19,000	75% of avg. pre-accident wages	1,187.50[5]	487.46[4]	Proportion of 75% of wages, based on degree of disability	Ad hoc changes by Order in Council
New Brunswick	27,500	Lump sum, minimum $500 to a maximum of $27,500, plus payments at 90% of net loss of earnings[7]	1,653.21[8]	--	Lump sum, minimum $500, based on degree of disability, plus 90% of net loss of earnings	Legislated annual increase
Québec	31,500	90% of weighted net income[6,9]	1,725.11[8]	135.00[4]	Proportion of 90% of net income based on degree of physical disability and inability to resume work[9]	Annual increase based on 150% of average wages
Ontario	25,500	75% of avg. pre-accident wages	1,593.75	786.00	Proportion of 75% of wages, based on degree of disability and amount of earnings lost	Ad hoc changes by legislative amendment
Manitoba	28,000	75% of avg. pre-accident wages	1,750.00	590.00[4]	Proportion of 75% of wages deemed sufficient by the Board to compensate for physical loss; additional sums in certain circumstances	Annual increase based on increase in average wages
Saskatchewan	33,000	Lump sum, minimum $500 to a maximum of $10,000, plus payments at 75% of earnings loss[7]	2,026.50	805.00	Lump sum minimum $500, based on percentage of disability, plus 75% of earnings loss	Annual increase based on increase in average wages
Alberta	40,000	90% of weighted net income[6]	2,236.11	676.50	Proportion of 90% of weighted net income based on degree of disability	Ad hoc changes by legislative amendment
British Columbia	30,200	75% of avg. pre-accident wages	1,882.31	793.52	Proportion of 75% of wages, based on degree of disability	Maximum earnings increased Jan. 1
Yukon	27,000	Lump sum, minimum $500, to a maximum of $27,000, plus payments at 75% of earnings loss[7]	1,687.50	528.66[4]	Lump sum minimum $500 based on percentage of disability, plus 75% of earnings loss	Annual increase by Order in Council
Northwest Territories	26,400	75% of avg. pre-accident wages	1,650.00	726.00[4]	Proportion of 75% of wages, based on degree of disability	Legislative changes based on annual study by Board

N/A - not available
-- - not applicable

1. Benefits for temporary disability, both total and partial, are calculated on the same basis as are permanent benefits; however, no lump sum payments are made in the case of temporary disability.
2. Adjustment of benefits for permanent disability is generally based on the Consumer Price Index or the evolution of wages; adjustment is automatic in six provinces while in others the Parliament or Lieutenant Governor-In-Council adopts measures to raise benefits.
3. Because the calculation of compensation has recently been revised no definitive minimum and maximum benefit levels are available.
4. Or earnings, if less.
5. Plus $140 per child in school.
6. 'Net income' includes a worker's gross earnings less income tax, Unemployment Insurance and Canada or Québec Pension Plan deductions.
7. Compensation is subject to reduction by disability entitlement under the Canada Pension Plan. In Saskatchewan this is applicable after one year of benefits.
8. This amount is payable to a worker with a spouse and two dependent children. Benefits may be higher or lower, depending on the worker's family size.
9. A different plan applies to victims of asbestosis or silicosis in mines or quarries; payment of a lump sum of up to $63,270, plus 90% of the net wages for loss of earnings.

Table 6.2 **Provincial Workers' Compensation Number of Beneficiaries by Province/Territory and Type of Benefit[1]**

1982[2]

Province/Territory	Wage Compensation And Medical Expense[3]	Medical Expense Only	Death	Total
Newfoundland	8,129	7,099	52	15,280
Prince Edward Island	1,505	1,387	5	2,897
Nova Scotia[4]	11,572	16,795	26	28,393
New Brunswick	12,538	11,250	19	23,807
Québec	169,477	141,080	121	310,678
Ontario	148,510	183,990	203	332,703
Manitoba	20,316	17,021	21	37,358
Saskatchewan	16,877	20,024	41	36,942
Alberta	57,138	31,817	169	89,124
British Columbia	70,079	62,886	176	133,141
Yukon	492	656[5]	--	1,148
Northwest Territories[4]	1,215	1,837	14	3,066

-- not applicable

1. Categories are mutually exclusive.

2. Figures represent the total number of claimants compensated during the 1982 calendar year, with the exception of Québec. Québec figures represent claims compensated in 1981-82.

3. Figures are for all wage loss claims; no breakdown of temporary/permanent disability is available.

4. Data are preliminary.

5. 'Fatality' cases are included in this figure.

Table 6.3 **Provincial Workers' Compensation Benefit Expenditures by Province/Territory and Type of Benefit[1]**

1982[2]

($000's)

Province/Territory	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total[3]
Newfoundland	13,712	5,041	5,077	14	23,844
Prince Edward Island	1,237	80[9]	829	2	2,877
Nova Scotia	27,412	12,439	7,763	46	47,660
New Brunswick	14,602	9,916	9,493	14	34,025
Québec	303,751	193,249	107,143[4]	--	604,143
Ontario	397,189	211,536	117,149	41	725,915
Manitoba	24,144	10,203	9,130	5	43,482
Saskatchewan	29,233	14,135	12,442[4]	--	55,810
Alberta	80,965	56,133	19,509[4]	--	156,607
British Columbia	127,054	72,260	56,938	576	256,828
Yukon	766	652	543	16	1,977
Northwest Territories	1,145	1,849	616	6	3,616

-- not applicable

1. Claimants may receive more than one type of benefit.

2. Data are preliminary. Figures represent total expenditures on compensation in the 1982 calendar year, with the exception of Québec. Québec figures represent compensation payments made with respect to 1981-82.

3. Totals may not add due to rounding.

4. Funeral expenses are included in this figure.

CHAPTER 7

CANADA AND QUÉBEC PENSION PLAN PROGRAMS

The Canada Pension Plan and Québec Pension Plan (Régime de rentes du Québec), which were introduced in January 1966, are compulsory contributory social insurance plans which are designed to protect workers and their families against loss of income due to retirement, disability or death. The Canada Pension Plan (CPP) operates in all regions of Canada except Québec, which has exercised its constitutional prerogative to establish a comparable provincial pension plan in lieu of the CPP. Both plans provide retirement, disability, and survivors' pensions, disabled contributors' children's benefits, orphans' and death benefits.

The Department of National Health and Welfare is responsible for administration of all parts of the Canada Pension Plan Act, except Part I which concerns coverage and contributions. Part I comes under the jurisdiction of Revenue Canada, Taxation. The Québec Pension Plan Act (Loi sur le régime de rentes du Québec) is administered by the Québec Pension Board (Régie des rentes du Québec), while contributions and contributory status are the responsibility of the Québec Ministry of Revenue (Ministère du Revenu du Québec).

There is reciprocity between the two plans to ensure coverage for all adult Canadians in the labour force. A "dual contributor" who has at different times made contributions to each of the plans applies for benefits to the plan relating to his usual place of residence at the time of application. In the case of survivors' benefits, the contributor's place of residence at the time of death determines which plan will pay the benefits.

The two plans are similar in terms of eligibility criteria, benefits, and financing. The following description applies to both plans, differences having been indicated where relevant.

Eligibility

General

Contributions must have been made to the Canada or Québec Pension Plan (CPP or QPP) in order for a person or his dependents to be eligible for benefits. The majority of working Canadians and their dependents are eligible since contribution to one of the plans is compulsory for most employed and self-employed Canadians between the ages of 18 and 65. Persons over age 65 who are still in the labour force have the option of contributing until age 70. Persons already receiving disability or retirement benefits or those with earnings below a certain minimum, which is known as the Year's Basic Exemption ($2000 in 1984), do not contribute. All benefits under C/QPP are payable regardless of where the beneficiary lives, whether in Canada or abroad.

Effective with the 1980 taxation year, spouses working in small unincorporated businesses such as family farms, fishing operations and neighbourhood stores became eligible to contribute to the C/QPP. As a result of amendments to the CPP and QPP, which paralleled a change to the federal Income Tax Act and Québec Taxation Act (Loi sur les impôts), the salary paid to a spouse may be deducted from the gross income of the business. The portion of the spouse's salary which exceeds the Year's Basic Exemption is then considered as pensionable earnings for the purposes of C/QPP, thus allowing the spouse to participate in one of the plans. The employer-spouse must pay the employer's share of the contribution.

Division of Pension Credits

Pension credits (unadjusted pensionable earnings) earned by one or both spouses during marriage may be divided equally between them in the event of marriage dissolution, i.e., upon divorce or legal annulment. Dissolution must have occurred on or after January 1, 1978 for splitting of CPP credits and on or after January 1, 1977 with respect to QPP credits. This provision applies to spouses who have cohabited for at least three consecutive years during the marriage and who have applied for the credit split within three years of marriage dissolution.

International Social Security Agreements

Reciprocal International Social Security Agreements with certain other countries are designed to avoid duplication of coverage, to ensure that no one is left without coverage, and to ensure that eligible persons may contribute under the plan of one country or the other. As of January 1984, such agreements are in force between the federal government and Italy, France, Portugal, Greece and Jamaica. An agreement with the U.S. is awaiting ratification. Québec has agreements with Italy, France, Portugal and Greece.

In order to establish eligibility for C/QPP disability, survivors' or death benefits, persons residing in Canada may add the credits which they have earned under the social security system of a reciprocating country to their Canadian credits. (The reverse is also true with respect to a previous Canadian resident living in a reciprocating country.) Where this totalization provision of the agreements is used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is in proportion to the actual credited periods earned under its legislation. The C/QPP retirement pension does not fall within the scope of the agreements since it is payable if a person has made one valid contribution to CPP or one year of contributions to QPP.

Financial Eligibility

Eligibility for C/QPP benefits is not based on income or assets but rather on contributions which have been made to one, or both, of the plans. Retirement, survivor's, disability and death benefit levels are based on the average adjusted pensionable career earnings of the contributor (see "Benefits"). The orphan's and disabled contributor's child's benefit amounts are not related to these career earnings.

Benefits

The Canada and Québec Pension Plans provide the following benefits which are all taxable: a retirement pension, a disability pension, a survivor's pension, a disabled contributor's child's benefit, an orphan's benefit and a death benefit. Application must be made for each of these benefits. With the exception of the death benefit, retroactive payments may be made upon application, on behalf of persons who were otherwise eligible for a benefit but who died without applying. Benefits, except QPP orphan's and disabled contributor's child's benefits, are adjusted annually to reflect increases in the Consumer Price Index for the 12-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits have been a flat rate of $29 since January 1, 1974. CPP and QPP maximum benefit levels for 1984 are shown in Table 7.1. Benefit levels for 1980 to 1984 may be found in Appendix C.

Contributory Period

The C/QPP contributory period is the period since the inception of the plans in January 1966 or since the beneficiary turned 18 years of age, whichever is later. When calculating benefits for a beneficiary having a contributory period of at least 10 years, there are provisions which allow a person to drop, from their contributory period, months of low or zero earnings totalling up to 15% of the total period. This drop-out provision, however, cannot serve to reduce the contributory period to less than 10 years. Should an individual choose to defer application for a retirement pension beyond age 65, months of pensionable earnings after age 65 may be substituted for months of low or no pensionable earnings prior to age 65.

In mid-1983 a special CPP child-rearing drop-out provision was ratified. The provision is in effect for calculation of any benefits which become payable after January 1, 1978. The provision allows for the exclusion from the CPP benefit calculation of months of low or zero earnings which occurred after January 1, 1966 when a person had a child under age seven in her care and was in receipt of Family Allowance benefits in respect of the child. The QPP child-rearing drop-out clause has been in effect since January 1, 1977.

Retirement Pension

A retirement pension is payable to a person who is aged 65 or over who has made one valid contribution to CPP or has contributed for at least a year to QPP, regardless of whether or not he has retired from work. Once a retirement pension becomes payable, or a person reaches age 70, no further C/QPP contributions can be made. Up to 12 months of retroactive payments may be made to contributors who have reached age 65 and who make late application to CPP, or to those over age 70 who make late application to QPP, provided that the person did not contribute to one of the plans during the retroactive period.

The annual retirement pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. The adjustment of pensionable career earnings (ie., earnings received for each eligible year worked which are less than or equal to the relevant Year's Maximum Pensionable Earnings (YMPE)) involves expressing all actual earnings in terms of the average YMPE for the year in which the contributor retires and the two previous years. The maximum retirement pension is equal to 25% of the average YMPE for the

year of retirement and the previous two years; it is payable to persons whose contributory period is at least 10 years and whose pensionable earnings each year are at least equal to the YMPE.

Effective January 1, 1984, payment of the QPP retirement pension to a contributor can begin between the ages of 60 and 70; if the contributor is under the age of 65, he must have stopped working. The "regular" pension is payable at age 65. For persons retiring between ages 60 and 64, this pension is reduced by 0.5% for each month left until their 65th birthday (or 6% per year); conversely, persons who continue to work and contribute to QPP after their 65th birthday will receive the pension to which they would have been entitled at age 65 increased by the same percentage for each month from their 65th birthday until they receive their first pension payment. The maximum increase in the pension is 30%. Once entitlement is calculated (whether increased or decreased as above), the pension remains the same except for annual indexation.

Disability Pension

Provided that contributions have been made for a minimum qualifying period, a disability pension is payable to a person who has a severe and prolonged mental or physical disability. The benefit consists of a flat rate sum plus an earnings-related portion equal to 75% of the imputed retirement pension.

A person is eligible if he is incapable of regularly pursuing any substantially gainful occupation due to a disability which is likely to be of long or indefinite duration or is likely to result in death. The minimum qualifying provision is met if contributions to one of the plans have been made during five of the last ten calendar years and for one-third of the contributory period. A Disability Determination Board is responsible for assessing each application for CPP disability benefits; applicants for the QPP benefits must satisfy the Québec Pension Board that they are eligible. Beneficiaries under either plan may be required to provide additional supporting documentation.

Changes to the eligibility of persons over 60 years of age for the QPP disability pension came into effect on January 1, 1984. A disabled person's inability to perform in his usual occupation now qualifies him for benefits, rather than having to show inability to engage in any gainful employment. In addition, contributions for persons over age 60 need only have been made for a minimum of one-third of the normal contributory period; it is no longer necessary to have contributed during five of the last ten years.

Since the Unemployment Insurance program provides sickness benefits for a maximum of 15 weeks, C/QPP disability benefits commence with the fourth month following the disability and continue until the beneficiary ceases to be disabled, reaches age 65 (at which time the C/QPP retirement pension is payable) or dies. The QPP disability pension is also terminated if the beneficiary obtains paid employment for more than three months at a wage of more than $600 per month. In some jurisdictions, Workers' Compensation benefits may be reduced by the amount of C/QPP disability benefit received by an eligible worker. Retroactive disability payments may be made for up to eight months starting from the month that the person was deemed disabled.

Survivor's Pension

Benefits are payable to the surviving legal spouse of a deceased contributor, providing contributions have been made for a minimum qualifying period. The qualifying period is at least three calendar years and at least one-third of the total number of calendar years in the contributory period, or 10 calendar years, whichever is less. Payment to a common-law spouse is subject to further legislated conditions; the final discretion rests with the Minister. Retroactive benefits are payable for up to 12 months.

A benefit consisting of a flat-rate portion and 37.5% of the contributor's actual or imputed retirement pension is payable to a surviving spouse aged 45 to 64 years or a surviving spouse under age 45 who is disabled or has dependent children. There is a pro-rated reduction in this benefit when the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children. (The reduction is 1/120th for each month that the surviving spouse's age when widowed was less than 45 years.) A spouse who is under age 35 when widowed, and is neither disabled nor has dependent children, is not eligible for a survivor's pension before reaching age 65, unless he subsequently becomes disabled. A surviving spouse over age 65 receives a benefit equal to 60% of the contributor's actual or imputed retirement pension calculated at the time of the contributor's death. A beneficiary of a CPP survivor's pension loses the benefits upon remarriage.

As of January 1, 1984, the QPP survivor's pension payable to beneficiaries between the ages of 55 and 64 has been increased automatically by just over $60 monthly in addition to the normal annual increase. Furthermore, QPP survivor's pension beneficiaries will continue to receive their pensions if they remarry, regardless of their age. Persons who lost their survivor's pension when they remarried may have it reinstated upon application.

Disabled Contributor's Child's Benefit and Orphan's Benefit

The disabled contributor's child's benefit and the orphan's benefit consist of a fixed monthly amount which is payable on behalf of a dependent child of a beneficiary of a disability or survivor's pension, respectively. The benefits are paid with respect to an unmarried child up to the age of 18, or up to the age of 25 in the case of a full-time student. Retroactive orphan's benefits are payable for up to 12 months; retroactive disabled contributor's child's benefits are payable for up to eight months. Benefits terminate if the child is adopted, marries, or is over 18 years of age and not in full-time attendance at a school or university. The disabled contributor's child's benefit also terminates when the disability pension ceases to be payable to the contributor.

Death Benefit

A death benefit is payable to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to ten years, depending on the length of the contributory period). The benefit consists of a lump-sum payment equal to six months of a retirement pension up to a maximum of 10% of the Year's Maximum Pensionable Earnings for the year of death. There is no time limit regarding application for the CPP death benefit; however, application for the QPP benefit must be made within five years of the death of the contributor.

Combined Pension

A combined pension, consisting of a survivor's pension and a retirement or disability pension, may be payable to eligible widowed contributors. In such cases, a limit equal to the maximum monthly retirement pension is placed on the total amount payable.

Financing

The Canada and Québec Pension Plans are funded through employer and employee contributions plus interest earned on the investment of funds which are in excess of benefit and administrative expenses. Through the Canada Pension Plan Investment Fund these excess funds are made available to the provinces for investment under a formula based on the ratio of a province's contribution to total contributions to the Plan. The Québec Deposit and Investment Fund (Caisse de dépôt et de placement du Québec) manages the excess QPP funds.

Employee contributions to CPP or QPP are made at a rate of 1.8% of contributory earnings, these being earnings falling between the Year's Basic Exemption (YBE) of $2000 and the Year's Maximum Pensionable Earnings (YMPE) of $20,800 in 1984. Persons earning incomes at or above the YMPE pay the maximum premium. Employers match the employees' contributions while self-employed persons contribute the total 3.6% themselves, on the same earnings range. In 1984, the maximum annual contribution for an employee is $338.40, $676.80 for the self-employed. These contributions are deductible for income tax purposes.

Since January 1976, and at the beginning of each subsequent year, the YMPE has been increased by 12.5% annually, and will continue to be until it equals the average annual earnings of Canadian workers, as represented by the Industrial Composite of Weekly Wages and Salaries published by Statistics Canada. Thereafter, the YMPE will be increased annually in line with the Industrial Composite average. These increases also affect the YBE since it is about 10% of the YMPE.

Table 7.1 Canada and Québec Pension Plans
Maximum Monthly Benefits
by Type of Benefit

1984

Type of Benefit	Canada Pension Plan	Québec Pension Plan
Retirement Pension at age 65[1] (Earnings-related)	$ 387.50	$ 387.50
Disability Pension	374.50	505.57
(i) Flat-rate portion	(83.87)	(214.94)
(ii) Earnings-related portion	(290.63)	(290.63)
Survivor's Pension		
(a) 65 and over (Earnings-related)	232.50	232.50
(b) 55-64[2]	229.18	420.31
(i) Flat-rate portion	(83.87)	(275.00)
(ii) Earnings-related portion	(145.31)	(145.31)
(c) Under 55	229.18	360.25
(i) Flat-rate portion	(83.87)	(214.94)
(ii) Earnings-related portion	(145.31)	(145.31)
Combined Pension[3]	387.50	387.50
Disabled Contributor's Child's Benefit (Flat-rate)	83.87	29.00
Orphan's Benefit (Flat-rate)	83.87	29.00
Death Benefit (Lump Sum)	2,080.00	2,080.00

1. As of January 1, 1984, the Québec Pension Plan includes a flexible retirement provision. The maximum monthly pension varies from $271.25 at age 60 to $503.75 at age 70 or over.

2. New category, effective January 1, 1984 for the Québec Pension Plan.

3. Survivor's pension plus retirement or disability pension.

Table 7.2

Canada and Québec Pension Plans
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1983

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Total[2]	Death Benefit[3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	16,858	3,370	2,736	6,834	4,040	33,245	1,119
Prince Edward Island	6,714	747	419	2,028	964	10,489	358
Nova Scotia	44,797	9,452	5,639	16,213	6,771	80,219	2,918
New Brunswick	34,036	4,913	2,689	11,877	5,069	56,468	2,067
Québec							
Canada Pension Plan	3,192	540	173	1,719	944	6,449	336
Québec Pension Plan[4]	278,098	28,759	10,370	118,339	41,032	463,490	17,828
Ontario	470,959	60,444	21,360	161,985	47,029	726,172	27,495
Manitoba	65,824	5,054	1,277	19,404	5,708	92,625	3,550
Saskatchewan	60,030	3,523	1,251	16,946	5,268	83,726	3,268
Alberta	87,567	6,085	1,687	27,627	10,346	127,637	5,659
British Columbia	159,806	13,227	3,453	44,059	13,005	223,984	7,831
Yukon	403	48	13	216	179	826	83
Northwest Territories	266	26	40	187	341	853	84
Outside Canada	7,483	861	437	3,118	1,649	13,260	417
Total							
Canada Pension Plan	957,935	108,290	41,174	312,213	101,313	1,455,953	55,185
Canada and Québec Pension Plans	1,236,033	137,049	51,544	430,552	142,345	1,919,443	73,013

1. Does not include persons paid under International Social Security Agreements.
2. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once in the total number of beneficiaries. Number of beneficiaries of death benefits is excluded from the total.
3. Total number of beneficiaries for 1982-83.
4. QPP figures include beneficiaries in all provinces.

Table 7.3 Canada and Québec Pension Plans
Number of Beneficiaries
by Age Group, Sex and Type of Benefit

March 1983

Table 7.3a Disability Pension

Age Group	Canada Pension Plan		Québec Pension Plan	
	Males	Females	Males	Females
Under 30	813	310	174	83
30-39	4,017	1,762	903	482
40-49	8,610	3,624	2,178	752
50-59	28,063	12,405	8,178	2,299
60-64	33,667	15,019	11,067	2,641
Total[1]	75,170	33,120	22,500	6,257

Table 7.3b Retirement Pension

Age Group	Canada Pension Plan		Québec Pension Plan	
	Males	Females	Males	Females
65-69	265,683	152,273	86,303	40,960
70-74	197,118	101,503	60,326	26,096
75-79	116,392	53,739	33,655	12,929
80+	50,942	20,285	12,808	5,010
Total[1]	630,135	327,800	193,092	84,995

Table 7.3c Surviving Spouse's Pension

Age Group	Canada Pension Plan		Québec Pension Plan	
	Males	Females	Males	Females
Under 30	88	2,181	34	706
30-34	274	3,393	142	1,444
35-39	550	5,789	329	2,698
40-44	862	8,766	389	4,017
45-49	1,298	13,576	454	6,040
50-54	2,109	23,424	710	10,392
55-59	2,981	37,726	789	15,746
60-64	3,520	51,624	841	19,645
65-69	3,725	55,702	724	20,863
70-74	3,526	49,151	745	17,630
75-79	2,381	28,713	488	10,279
80+	1,347	9,507	242	2,988
Total[1]	22,661	289,552	5,887	112,448

1. Total differs slightly from Table 7.2.

Table 7.4

Canada and Québec Pension Plans
Benefit Expenditures[1]
by Province/Territory and Type of Benefit

1982-83

($000's)

Province/Territory	Retirement Pension	Disability Benefits		Survivors' Benefits		Death Benefit	Total[2,3]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	31,760	10,780	2,876	10,656	3,787	1,312	61,171
Prince Edward Island	11,148	2,230	429	2,779	898	378	17,862
Nova Scotia	89,114	28,102	5,812	25,174	6,253	3,535	157,989
New Brunswick	64,800	14,985	2,831	17,858	4,666	2,449	107,589
Québec							
Canada Pension Plan	6,314	1,600	177	3,024	876	422	12,413
Québec Pension Plan[4]	586,988	143,089	4,607	278,662	15,407	23,811	1,052,564
Ontario	1,017,173	199,979	22,807	260,914	44,358	36,208	1,581,438
Manitoba	126,693	16,319	1,377	29,329	5,326	4,257	183,300
Saskatchewan	113,145	11,695	1,374	24,523	4,942	3,755	159,434
Alberta	173,258	20,787	1,861	43,109	9,855	6,956	255,824
British Columbia	331,613	45,927	3,831	70,589	12,432	10,044	474,435
Yukon	909	164	18	398	173	95	1,757
Northwest Territories	587	97	46	367	349	101	1,546
Outside Canada	11,089	2,446	437	5,037	1,583	473	21,064
Total[3]							
Canada Pension Plan	1,977,603	355,109	43,874	493,757	95,498	69,982	3,035,824
Canada and Québec Pension Plans	2,564,591	498,198	48,481	772,420	110,905	93,793	4,088,388

1. Does not include payments made under International Social Security Agreements.
2. Total benefit expenditures include all combined pension payments to recipients of a surviving spouse's pension and a disability or retirement pension; actual amounts have been included in appropriate columns.
3. Totals may not add due to rounding.
4. QPP figures include benefit expenditures in all provinces.

CHAPTER 8

UNEMPLOYMENT INSURANCE-RELATED PROGRAMS

The main objective of the federal Unemployment Insurance (UI) Program, which was established in 1940 and revised in 1971, is to provide income protection for workers suffering temporary employment income interruptions. Benefits payable to eligible workers include regular, sickness, maternity, adoption and retirement benefits. Benefits are also payable to those attending approved training courses or participating in job creation projects or work sharing agreements. In addition, in Québec a woman who is eligible for UI maternity benefits may receive the Québec Maternity Allowance during the two-week UI benefit waiting period.

The UI Program is administered by the Canada Employment and Immigration Commission (CEIC), with Revenue Canada, Taxation, being responsible for the collection of premiums, determination of insurable employment, and benefit repayment. Application for benefits is made at local Canada Employment Centres.

FEDERAL PROGRAM

UNEMPLOYMENT INSURANCE

Eligibility

General

About 95% of all workers in Canada are employed under a contract of service, in "insurable employment", and are therefore protected by Unemployment Insurance. Canadian workers employed by a Canadian firm in an out-of-country project are also covered by the program. Workers in insurable employment, as well as their employers, are required to make premium contributions to the UI Account. Workers who are employed for less than 15 hours a week and earning less than 20% of maximum weekly insurable earnings ($85 in 1984) are not considered to be in insurable employment and, thus, are not covered by the UI program. The self-employed (except fishermen who are covered by special arrangements) and workers over age 65 are also unable to insure their earnings.

In order to qualify for UI benefits, a claimant has to have suffered an interruption of earnings from employment and accumulated a specified number of weeks of insurable employment.

Qualifying Period

The number of weeks of insurable employment must be earned during a qualifying period of the 52 weeks immediately prior to the application for the claim, or during the period since the start of a claimant's last UI claim, whichever is more recent. (A claim is effective the week the interruption of earnings occurs, or, if the claim is not filed before the end of the week following the week of interruption, the week the application is made.) The qualifying period may be extended to a maximum of 104 weeks if the claimant could not work because of sickness, pregnancy, incarceration, or attendance at an approved training course, or was in receipt of Workers' Compensation for temporary total disability (see Chapter 6), and was not in receipt of UI benefits during the weeks not worked. The extension is equal to the number of weeks that any of the above conditions existed or were deemed to have existed.

Eligibility for Regular Benefits

Most potential claimants are required to have worked in insurable employment for at least 10 to 14 weeks in the qualifying period. The number of weeks required depends on the unemployment rate in the UI economic region in which the claimant resides, as shown in the table below. This is referred to as the variable entrance requirement which was implemented in December 1977 and is in effect until June 1985.

Regional Rate of Unemployment	Weeks of Insurable Employment Required
over 9%	10
over 8% to 9%	11
over 7% to 8%	12
over 6% to 7%	13
6% and under	14

Some people must work longer than 10 to 14 weeks to be eligible for regular benefits. Claimants who have collected benefits in the last year (repeaters) and who file another claim may have to work up to six weeks longer than the variable entrance requirement would stipulate, to a maximum of 20 weeks. The number of additional weeks depends on how many weeks of UI they received on their first claim. This provision does not affect persons living in a region where the unemployment rate is over 11.5%. Persons who had been working in their first job (new entrants into the labour force) or those who have returned to work after an absence of a year or more (re-entrants) must have worked 20 weeks in the last year, regardless of their place of residence. (A person having 20 or more weeks of insurable employment is referred to as a major attachment claimant.)

A claimant must be eligible for regular UI benefits in order to be entitled to training, job creation, or work sharing benefits.

To maintain eligibility, everyone receiving regular UI benefits (except those taking approved training courses) must be ready and able to work, be looking for a job, and willing to accept suitable employment.

It should be noted that self-employed commercial fishermen who fish seasonally or year round and who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

Eligibility for Special Benefits

UI pays special benefits to persons who cease working because of sickness, injury, pregnancy, adoption of a child, and to those who turn 65. A worker must have 20 weeks of insurable earnings in order to be entitled to these benefits. However, persons who are in receipt of initial benefits (see "Benefit Payment") may be entitled to sickness benefits in spite of the fact that they have less than 20 weeks of insurable employment in their qualifying period.

Effective January 1, 1984, a woman is entitled to maternity benefits if she has accumulated 20 weeks of insurable earnings at any time during her qualifying period; prior to that date a woman had to work for 10 weeks in the 20-week period surrounding conception in order to be eligible for maternity benefits (this was referred to as the "magic 10" rule). As of the same date, women not otherwise entitled to maternity benefits may be entitled to either regular or sickness benefits for the period surrounding childbirth if certain conditions are met. Previously only maternity benefits were payable during the period starting eight weeks before, and ending six weeks after the week of the birth.

Financial Eligibility

UI benefits are payable only when a person suffers an interruption of employment earnings. The allowable earnings rule provides, however, that UI claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while receiving sickness, maternity or adoption benefits are deducted from benefits dollar for dollar. Employment earnings in the waiting period are deducted from the first three weeks of benefits payable.

Monies received on termination of employment, such as bonuses and gratuities that are not payable pursuant to a contract of employment, vacation pay, wages in lieu of notice, and severance pay, are not earnings for benefit purposes and do not reduce or postpone benefits. Other monies received which are also not considered as earnings for benefit purposes include disability or retirement pensions, relief grants, non-group sick plan payments, supplemental unemployment benefits (see "Other Benefits"), and retroactive increases in wages.

Certain earnings described above are deducted from benefits when the employment contract is not terminated. These include vacation pay issued for a specific vacation period, wages or salary paid pursuant to a court judgement or otherwise when the person is reinstated, and pay for statutory holidays.

Special allowances for travel or living away from home which are payable under the federal training program, are not deducted from a trainee's UI benefits, while employer top-ups or provincial trainee allowances are deducted.

Benefits

General

The UI benefits which may be payable to eligible workers include regular, sickness, maternity, adoption and retirement benefits as well as payments for those attending approved training courses or participating in job creation projects or work sharing agreements.

The UI benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $255 in 1984 (60% of maximum weekly insurable earnings of $425). This rate does not strictly apply to job creation or work sharing benefits (see "Other Benefits"). Average earnings are based on the last 20 weeks of insurable employment, or, for those people with less than 20 weeks of work, on all weeks worked in the qualifying period. The maximum weekly insurable earnings, from which the maximum weekly benefit rate is determined, are adjusted annually on the basis of an eight-year moving average of salaries and wages paid in Canada (see "Financing").

UI benefits are taxable. Furthermore, claimants whose net yearly income, including UI benefits, in 1984 is over $33,150 (1.5 times the annual maximum insurable earnings) must pay back up to 30% of UI benefits received in 1984 when their 1984 income tax return is filed.

In addition to the benefits described in this section, the UI program provides claimants with counselling on job opportunities and on how to conduct successful job searches through Canada Employment Centres.

Benefit Payment

For most claimants, benefits are paid during a benefit period of up to 52 weeks, which includes an initial waiting period of two weeks. A claimant may receive a maximum of 50 weeks of benefits on one claim during this period. Benefit periods may be extended for persons participating in CEIC- approved training programs, UI job creation programs and approved work sharing programs. The 52-week benefit period may also be extended by the number of weeks of disentitlement, to a maximum of 104 weeks, if the claimant was not entitled to benefits at some time during the benefit period because of incarceration or receipt of Workers' Compensation for temporary total disability. A claimant may be disentitled indefinitely for other reasons such as not looking for work, leaving the country or unduly restricting his availability for work (e.g., by strictly limiting wages, hours or the location of a job that he would accept); in these cases, benefit payment is deferred until the person establishes proof of availability. As well, claimants are not entitled to benefits if they have lost their employment because of a labour dispute and they or any member of their grade or class are participating, or directly interested, in the dispute, or financing it; the disentitlement is lifted upon the termination of the stoppage of work or upon bona fide or regular engagement in other employment.

Claimants may be disqualified from receiving benefits for up to six weeks for quitting jobs without just cause, being fired for misconduct or refusing suitable employment. If the voluntary quitting, misconduct or refusal of suitable employment occurs at the time an initial claim for benefits is filed, the disqualification has the effect of extending the waiting period. In such cases, the number of weeks of benefits to which a person is entitled is reduced by the number of weeks of disqualification.

During the 52-week benefit period, benefits are paid in three successive "periods" of a given number of weeks each, the first two based on the number of insurable weeks worked, the third based on the regional unemployment rate. Once a benefit level has been determined for a claim, the claimant receives the same weekly benefit for the total number of weeks to which he is entitled.

Initial benefits consist of one week of benefit for every week of insurable employment to a maximum of 25 weeks of benefits payable. In addition to regular UI benefits, this "period" includes payment of all sickness, maternity, and adoption benefits (to a maximum of 15 weeks each or for any combination of these benefits). The maximum 25 weeks of benefits may occur at any time during the total benefit period of 52 weeks.

The number of weeks of benefits payable may be extended for two reasons - labour force attachment and the regional unemployment rate. The labour force extended benefits start immediately after all initial benefits to which a claimant is entitled have been paid; these benefits are available to claimants having 27 or more weeks of insurable employment. One week of benefits is paid for every two additional weeks of insurable employment to a maximum of 13 weeks of benefits. Thus, claimants with 27 or 28 weeks of insurable employment receive one extra week's benefits, those with 50 or more weeks, receive 13 extra weeks of benefits. Whether or not payment is made for each week, this "period" ends when the number of benefit weeks to which a claimant is entitled has elapsed or 52 weeks has elapsed since the beginning of the claim.

After benefits have been exhausted in the first two "periods", if the regional rate of unemployment exceeds 4.0%, regional extended benefits are available from two to 32 weeks, depending on the regional unemployment rate. A rate over 4.0% to 4.5% allows two extra weeks of benefits, a rate over 11.5% allows 32 extra weeks. This "period" also ends when the number of weeks to which a person is entitled has elapsed or 52 weeks has elapsed since the beginning of the claim.

Although the total number of weeks in all three "periods" is 70, the maximum number of weeks of benefits payable is 50 (except for Commission-approved training, job creation or work sharing benefits). Furthermore, it is not necessary to be entitled to all weeks of initial or to the extension of benefits based on labour force attachment in order to receive extended benefits based on the regional unemployment rate. For example, a claimant may receive 20 weeks of initial benefits and 30 weeks of regional extended benefits, or 25 weeks of initial benefits, 10 weeks of labour force extended benefits and 5 weeks of regional extended benefits.

Special Benefits

With respect to special benefits, claimants who can prove eligibility with a medical certificate may receive up to 15 weeks of sickness benefits, depending on the illness, and up to 15 weeks of maternity benefits. As of January 1, 1984, maternity benefits are payable at any time during the initial benefit "period" of 25 weeks and may be payable as early as eight weeks before the expected birth and up to 17 weeks following the actual or expected date of birth, whichever is later. (Prior to January 1984, maternity benefits were only payable during the first 15 weeks of the initial benefit period and up to 17 weeks following the actual date of the birth.)

Adoption benefits are payable as of January 1, 1984, to either eligible parent wishing to stay home to care for a newly adopted child. Benefits are payable for a maximum of 15 weeks during the period starting no sooner than the week of actual placement of the child and ending no later than 17 weeks after the placement.

A special severance or retirement benefit equal to three times the weekly payment that the claimant would receive on regular UI is payable in a lump sum to those who have attained the age of 65 years, whether or not they stop working. There is no two-week waiting period for this benefit. Application should be made at a Canada Employment Centre as soon as possible after a person turns 65.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work sharing agreements. A claimant who is eligible for regular UI benefits may be referred to a CEIC-approved institutional training course or to a UI job creation project by his employment counsellor. A UI beneficiary who participates in a training course receives regular UI benefits for as long as he is involved in the training, plus six weeks, to a maximum of 104 weeks. Under the training program, a participant may receive an additional allowance to cover daycare, travel or expenses for living away from home.

A beneficiary who voluntarily participates in a specified job creation project which is of value to the community, such as development of forestry resources, receives a supplement to his regular weekly UI benefit. The maximum 1984 supplement is $60, which brings the total maximum weekly benefit to $315. The benefit period for persons participating in job creation projects can be extended up to six weeks beyond the termination of the project provided that the benefit period does not extend beyond 58 weeks. (The extension does not apply to persons reaching age 65 nor to persons employed on projects established under the CEIC Career Access Program.)

Claimants of work sharing benefits must be working for an employer who has a work sharing agreement with CEIC which has been set up to help avert layoffs. Workers agree to work one to three days fewer a week, thus sharing the available work. Such employees, who have the necessary weeks of insurable employment to qualify for regular UI benefits, can receive a UI benefit of up to $51 a day

(20% of the maximum weekly benefit of $255) for a maximum of three days a week not worked. There is no waiting period for these benefits and benefits are payable for 26 weeks plus an extension of 12 weeks.

In addition to the benefits provided under the UI program, about 2,400 employers offer supplemental unemployment benefit plans. These allow employers to pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. Benefits are paid in addition to the UI benefits which employees are eligible to collect, thus keeping income close to normal take-home pay for persons who are temporarily out of work.

Financing

The UI program is financed through employer and employee premiums, which are paid to the UI account, and contributions from the federal government. Employers' and workers' premiums pay for the first two "periods" of benefits paid to claimants receiving regular UI, sickness, maternity, adoption, special severance, work sharing, training and job creation benefits as well as for administration of the program. Through the Consolidated Revenue Fund, the federal government funds all fishing benefits in excess of premiums, the third "period" of benefits which is based on regional unemployment rates, and the cost of extended benefits for those undertaking approved training or participating in UI job creation projects.

The UI premiums payable by employees and employers are based on the weekly insurable earnings of the employees. In order to determine the premium payable, the basic employee premium rate of $2.30 in 1984 is applied to every $100 of weekly insurable earnings up to the maximum weekly insurable earnings of $425 in 1984. The maximum weekly employee contribution is, therefore, $9.78 in 1984. The employer's contribution is 1.4 times the rate for employees and, thus, the maximum weekly employer contribution per employee is $13.69 in 1984.

The premium rate is set annually by the Canada Employment and Immigration Commission and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975 ($185) and an eight-year moving average of industrial earnings.

UI premiums are deducted from a worker's pay and are paid to the UI Account along with the employer's contribution on behalf of that worker. UI premiums are deductible for income tax purposes.

Nearly 30,000 employers are permitted to pay reduced premiums because their employees are covered under UI-approved wage loss indemnity plans for illness or maternity. Because these plans pay workers when they are off work, these people may not have to collect UI or may collect UI for a shorter period.

PROVINCIAL PROGRAM

QUÉBEC

Maternity Allowance (Allocation de maternité)

A salaried worker in Québec who is eligible for maternity benefits under the Unemployment Insurance Act may apply for this taxable allowance to cover the two-week waiting period from the time the application for the UI claim is made until actual benefits commence. To be eligible, the worker must notify her employer at least three weeks prior to her departure on maternity leave and she must provide the employer with a medical certificate confirming the pregnancy and the anticipated date of birth. As of January 1984, the Maternity Allowance amounts to $240 for each pregnancy. This program began in 1979 and is administered by the Québec Ministry of Manpower and Income Security (Ministère de la Main-d'oeuvre et de la Sécurité du revenu).

Beneficiaries:	1982-83	- 37,474
Benefit Expenditures:	1982-83	- $8,994,000

Table 8.1

Unemployment Insurance
Premium Rates, Benefits and Earnings

1984

Maximum Weekly Insurable Earnings	$ 425.00
Basic Weekly Premium[1]	
(i) Employee	2.30
(ii) Employer	3.22
Maximum Weekly Contribution	
(i) Employee	9.78
(ii) Employer	13.69
Maximum Annual Contribution	
(i) Employee	508.56
(ii) Employer	711.98
Maximum Weekly Benefit[2]	255.00

1. Per $100 weekly insurable earnings.

2. The maximum weekly benefit is equal to 60% of maximum weekly insurable earnings.

Table 8.2

Unemployment Insurance
Number of Beneficiaries[1]
by Province/Territory and Type of Benefit

March 1983

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Training[2]	Total
Newfoundland	61,743	455	726	13	11,729	363	1,656	76,685
Prince Edward Island	11,341	115	175	6	2,207	113	406	14,363
Nova Scotia	56,490	938	990	41	5,643	830	1,454	66,386
New Brunswick	63,863	729	805	24	2,463	1,179	1,875	70,938
Québec	423,683	6,272	9,491	400	2,549	8,113	8,482	458,990
Ontario	383,162	8,929	14,411	902	509	16,350	12,003	436,266
Manitoba	43,041	1,017	1,479	112	266	3,334	2,054	51,303
Saskatchewan	31,590	660	1,371	84	33	796	1,135	35,669
Alberta	103,809	1,677	4,233	150	5	3,231	4,281	117,386
British Columbia	162,011	2,502	3,677	213	3,496	5,704	4,086	181,689
Yukon	2,320	12	47	1	--	62	143	2,585
Northwest Territories	1,595	16	99	--	2	--	143	1,855
Outside Canada[3]	258	--	14	--	5	1	--	278
Total	1,344,906	23,322	37,518	1,946	28,907	40,076	37,718	1,514,393

-- not applicable

1. The number of beneficiaries represents the number of persons qualifying for UI benefits for a specific week regardless of when payment was received and excludes persons receiving job creation benefits and year-round fishermen. The number covers claimants who are eligible to receive benefits through the computer pay system, which does not cover all work sharing agreements. Therefore, there are more beneficiaries than are shown under "work sharing" in the table.
2. Number of trainees on courses approved by the Canada Employment and Immigration Commission.
3. Canadians who had been employed by a Canadian firm outside Canada.

Table 8.3

Unemployment Insurance Number of Beneficiaries[1] by Province/Territory as of End of Quarter

1982-83

Province/Territory	June 1982[2]	September 1982[2]	December 1982[3]	March 1983[3]
Newfoundland	40,181	40,223	68,468	76,685
Prince Edward Island	6,810	6,472	12,501	14,363
Nova Scotia	44,841	40,936	56,921	66,386
New Brunswick	44,630	41,528	61,757	70,938
Québec	363,395	367,504	437,299	458,990
Ontario	290,025	311,699	407,613	436,266
Manitoba	29,134	30,978	45,922	51,303
Saskatchewan	18,397	18,115	29,618	35,669
Alberta	57,175	65,341	90,538	117,386
British Columbia	136,122	147,028	180,738	181,689
Yukon	1,229	1,451	2,295	2,585
Northwest Territories	893	810	1,393	1,855
Outside Canada[4]	173	220	268	278
Total	1,033,005	1,072,305	1,395,331	1,514,393

1. The number of beneficiaries represents the number of persons qualifying for UI benefits for a specific week each month regardless of when payment was received. The number includes trainees on courses approved by the Canada Employment and Immigration Commission and excludes persons receiving job creation benefits, year-round fishermen and fishermen qualifying for regular benefits.

2. In addition to '1', excludes persons benefiting from work sharing arrangements.

3. In addition to '1', includes those participants in work sharing arrangements who are paid through the computer pay system. This system does not cover all work sharing arrangements.

4. Canadians who had been employed by a Canadian firm outside Canada.

Table 8.4

Unemployment Insurance Number of Beneficiaries[1] by Age Group, Sex, and Type of Benefit

March 1983

Age Group	Males					
	Regular	Sickness	Fishing	Work Sharing	Training[2]	Total
Under 20	63,600	329	1,745	659	3,599	69,932
20-24	205,451	1,198	3,659	4,293	13,308	227,909
25-34	275,584	2,047	7,484	9,556	9,794	304,465
35-44	144,295	1,761	5,903	6,501	1,988	160,448
45-54	105,480	2,361	4,494	4,805	588	117,728
55-64	87,440	3,441	3,094	3,424	155	97,554
65	--	--	--	--	--	1,326[3]
Total	881,850	11,137	26,379	29,238	29,432	979,362

Age Group	Females						
	Regular	Sickness	Maternity	Fishing	Work Sharing	Training[2]	Total
Under 20	33,987	286	766	107	338	1,176	36,660
20-24	108,332	1,221	10,378	364	2,122	2,992	125,409
25-34	143,500	2,861	24,394	944	3,235	2,609	177,543
35-44	86,196	2,951	1,965	656	2,473	1,123	95,364
45-54	57,032	2,691	15	328	1,827	342	62,235
55-64	34,009	2,175	--	129	843	44	37,200
65	--	--	--	--	--	--	620[3]
Total	463,056	12,185	37,518	2,528	10,838	8,286	535,031

-- not applicable

1. See footnote 1 on Table 8.2.
2. See footnote 2 on Table 8.2.
3. Beneficiaries of the retirement benefit.

Table 8.5

Unemployment Insurance
Benefit Expenditures[1]
by Province/Territory and Type of Benefit
1982-83

($000's)

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Training[2]	Job Creation	Total[3]
Newfoundland	349,226	3,264	5,676	200	47,155	374	8,127	2,475	416,497
Prince Edward Island	59,075	802	1,355	57	9,576	153	1,717	1,385	74,120
Nova Scotia	324,601	7,029	8,214	608	25,601	2,415	8,208	1,349	378,025
New Brunswick	374,477	4,956	6,415	406	11,073	2,189	8,630	4,260	412,406
Québec	2,892,633	45,211	82,152	4,063	11,088	34,756	45,222	1,762	3,116,887
Ontario	2,428,738	66,264	123,050	7,879	1,918	50,698	70,286	18,064	2,766,897
Manitoba	253,774	7,123	12,252	822	964	5,497	11,458	1,227	293,117
Saskatchewan	175,470	4,921	11,324	586	90	2,108	5,827	6	200,332
Alberta	574,517	13,919	37,743	1,289	28	6,508	25,787	94	659,885
British Columbia	1,218,608	21,385	33,846	2,213	16,759	16,373	25,283	25,613	1,360,080
Yukon	15,924	105	409	8	2	61	761	471	17,741
Northwest Territories	8,272	188	753	11	5	3	497	--	9,729
Outside Canada[4]	1,747	30	172	--	8	--	--	--	1,957
Total[3]	8,677,064	175,196	323,360	18,142	124,267	121,135	211,802	56,706	9,707,672

-- not applicable
1. Represents expenditures on all types of benefits.
2. Trainees on courses approved by the Canada Employment and Immigration Commission.
3. Totals may not add due to rounding.
4. Canadians who had been employed by a Canadian firm outside Canada.

CHAPTER 9

WAR VETERANS' FINANCIAL BENEFIT PROGRAMS

The Veterans Affairs Portfolio, which includes the Department of Veterans Affairs, the Canadian Pension Commission, the Pension Review Board[1], the War Veterans Allowance Board and the Bureau of Pensions Advocates[2], provides financial benefits and health services for eligible veterans, civilians with war service, and dependents of both groups. The two direct financial assistance programs - the Veterans' and Civilians' Disability Pensions program and the War Veterans' and Civilian War Allowances program - are discussed in this chapter. Various other types of assistance are also available to recipients of a disability pension or an allowance. Some of these are noted below.

Recipients of a Veterans' or Civilians' Disability Pension, or a War Veterans' or Civilian War Allowance, (but not their dependents) are entitled to medical treatment and dental care. Treatment may include care which is not covered by provincial health insurance plans, cost of prescriptions, and provision of prosthetic devices. Residential care in hospitals and homes run by the Department of Veterans Affairs or a hospital in the recipient's community is available to eligible veterans. Other services of the Department of Veterans Affairs include the following: the Aging Veterans Program, which provides financial assistance to disability pensioners requiring health care services in the home or in a community facility; counselling; and training allowances for disability pensioners who are unable to carry out their former employment. Through the Children of War Dead (Education Assistance) Act, children receiving benefits as a result of the death of parents who qualified as disability pensioners are paid monthly allowances, tuition and other costs for four academic years of post-secondary education to age 25 (or to age 30 with extensions based on progress and achievement).

VETERANS' AND CIVILIANS' DISABILITY PENSIONS

The Canadian Pension Commission, which reports to Parliament through the Minister of Veterans Affairs, administers two pieces of legislation concerning the awarding of pensions as compensation for disability and death. Under the Pension Act, which was passed in 1919, pensions are payable for disability and death related to military service. The Civilian War Pensions and Allowances Act (Parts I-X of which are administered by the Canadian Pension Commission and which became effective in 1962) provides for similar awards to persons in certain organizations closely associated with the Armed Forces. (Compensation may

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1. The Pension Review Board is the final authority on matters of disability pension entitlement, the amount of pension awarded, and the interpretation of the provisions of the Pension Act.
2. The Bureau of Pensions Advocates provides for free professional legal aid assistance in the preparation and presentation of the claims of disability pension applicants.

also be payable to former prisoners of war and certain other persons under the Compensation for Former Prisoners of War Act; these provisions are not discussed in this report.)

Eligibility

General

Upon application, pensions are awarded as a matter of right under the Pension Act to members or former members of the Canadian Forces who are suffering a disability which is the result of an injury or disease, or aggravation of an injury or disease, attributable to service in: (i) World War I or II, the Special Force on Active Service (Korea), or in certain Special Duty areas, or, (ii) military service in peacetime. A disabling condition is said to be pensionable once the Commission determines that a veteran has a medical condition which is related to such service.

The Civilian War Pensions and Allowances Act (Parts I-X) provides for similar awards of disability pensions to certain civilians who served in organizations closely associated with the Canadian Armed Forces during World War I or II, such as Canadian merchant seamen, RCMP officers, and Canadian overseas welfare workers.

Additional benefits may be payable on behalf of a pensioner's eligible spouse and children. The children must be unmarried and under age 17, or 17 to 25 years of age and attending an approved educational institution. Pensions for dependent children who become disabled before reaching age 21 may be continued for as long as the children are incapacitated and without adequate means of support.

The surviving spouse, and any dependent children (see above), of a deceased veteran or qualifying civilian will be eligible for a pension if the injury or disease which caused the death was attributable to, or incurred during, wartime or peacetime military service. Dependents' pensions may also be available to certain other dependents such as parents.

Divorced or separated spouses may be considered for discretionary benefits based on need if they are deemed to be in a "dependent condition". Awards may be changed depending on individual circumstances.

Since disability pensions are payable regardless of place of residence, pensions are payable outside Canada.

Financial Eligibility

Financial circumstances (assets and income) have no bearing on a veteran's or civilian's entitlement to a disability pension or the amount of pension paid. This also applies in the determination of entitlement to additional benefits on behalf of spouses and children, and to survivors' benefits for widow(er)s and orphans.

Assets and income may be taken into consideration when determining eligibility for funeral and burial grants and for certain other awards that are paid at the discretion of the Commission, such as awards to family members of a deceased

veteran who are in a dependent condition. In addition, certain income, such as damages received as a result of third party legal liability or Workers' Compensation (or similar benefits) with respect to death or disability, may affect the amount of pension paid.

Benefits

Monthly disability pensions are based on the extent of the disability as determined by medical examination from time to time. The extent, or assessment, of the disability is expressed as a percentage, with a total disability being assessed at 100%.

There are 20 classes of monthly pension payments ranging from 5% to 100% at 5% intervals. Additional benefits are payable on behalf of a pensioner's spouse and eligible children, and under certain circumstances, on behalf of other dependent family members. Pensioners whose disabilities are assessed at less than 5% do not receive a monthly pension. Instead, they receive an appropriate single lump sum payment.

If otherwise entitled, the surviving spouse and any eligible children are automatically eligible for a full dependents' pension (consisting of a widow(er)'s benefit plus an orphan's benefit for each child) if the disability pensioner was, or should have been, in receipt of a pension at the rate of 48% or more at the time of death. As of July 1981, a proportionate pension may be payable to the surviving spouse of a pensioner who at the time of death was in receipt of a disability pension for a disability assessed and paid at 5% to 47%. The proportionate pension is equivalent to 50% of the deceased beneficiary's pension at time of death. An initial lump sum payment is made on behalf of the eligible children of a deceased pensioner who was in receipt of a pension assessed or paid at 5% to 47%. This payment is equivalent to one year of benefits at the rate that was payable on behalf of those children at the time of the pensioner's death; the amount must first be absorbed (which takes two years) before a monthly proportionate orphan's pension can be paid.

Certain special allowances may be payable to recipients of the disability pension. An attendance allowance may be awarded to pensioners who are totally disabled and need assistance to care for themselves; a clothing allowance may be payable to pensioners who are amputees or who require specially-made clothing or appliances; and an exceptional incapacity allowance may be payable to certain 100% disability pensioners.

Disability pensions are adjusted each year on the first of January in accordance with changes in the Consumer Price Index over the 12-month period ending September 30 of the previous year. Sample benefit rates for 1984 are shown in Table 9.1.

Pensions and allowances for disability and death are not subject to income or estate tax.

Financing

Payments of disability and dependents' pensions are made out of the federal government's Consolidated Revenue Fund through the Department of Veterans Affairs.

Table 9.1 **Veterans' and Civilians' Disability Pensions Sample Monthly Benefits[1] by Type of Benefit**

1984

Type of Benefit	100% Disability	45% Disability
Single Person	$ 1,086.22	$488.80
Married Couple	1,357.78	611.00
First Child[2]	141.21	63.54
Widow(er)	814.67	305.50
First Orphan[3]	282.42	31.77
Exceptional Incapacity Allowance	191.68 - 575.02	--
Clothing Allowance[4]	9.04 - 81.43	
Attendance Allowance[4]	115.01 - 718.77	

-- not applicable

1. Please note that these are sample benefits only. Different benefit levels are set for each of 20 classes of disability which range from 5% to 100% at 5% intervals.

2. An additional benefit is payable on behalf of each dependent child of a disability pensioner. Rates are specified for the first, second and each subsequent child in annual rate tables.

3. An orphan's benefit is payable on behalf of each dependent child of a surviving spouse. Rates are specified for the first, second and each subsequent child in annual rate tables. Please note that payment of this monthly benefit at the "45% Disability" rate or lower begins two years after the death of the disability pensioner, a lump sum payment having already been made (see "Benefits").

4. Payment of the clothing and attendance allowances is not based on the percentage of disability.

Table 9.2

Veterans' and Civilians' Disability Pensions Number of Cases and Benefit Expenditures by Province/Territory and Type of Benefit

1982-83

Province/Territory	Disability Pension		Surviving Dependents' Pension		Total	
	Cases[1] March 1983	Benefit Expenditures ($000's) 1982-83	Cases[1] March 1983	Benefit Expenditures ($000's) 1982-83	Cases[1] March 1983	Benefit Expenditures ($000's) 1982-83
Newfoundland	1,263	6,121	588	3,200	1,851	9,321
Prince Edward Island	1,291	5,276	574	2,994	1,865	8,270
Nova Scotia	7,000	28,479	2,692	15,676	9,692	44,156
New Brunswick	4,684	18,352	1,611	8,770	6,295	27,123
Québec	11,582	44,484	4,762	23,882	16,344	68,366
Ontario	34,332	130,022	13,069	80,403	47,401	210,425
Manitoba	7,145	31,200	2,765	16,056	9,910	47,256
Saskatchewan	4,189	16,779	1,455	8,258	5,644	25,037
Alberta[2]	7,807	28,682	2,840	15,080	10,647	43,762
British Columbia[3]	16,664	65,694	6,036	37,908	22,700	103,602
Outside Canada	4,055	16,383	2,301	17,350	6,356	33,733
Total	100,012	391,474[4]	38,693	229,578[4]	138,705	621,051[4]

1. Refers to the number of single/family units.
2. Includes payments to recipients in the Northwest Territories.
3. Includes payments to recipients in the Yukon.
4. Totals may not add due to rounding.

Table 9.3 Veterans' and Civilians' Disability Pensions
Number of Beneficiaries
by Age Group and Type of Beneficiary

March 1983

Age Group	Disability Pensioners	Surviving Spouses	Total
25 - 44	1,292	588	1,880
45 - 54	3,767	1,523	5,290
55 - 59	14,168	3,810	17,978
60 - 64	35,325	6,375	41,700
65 - 69	22,452	5,929	28,381
70 - 74	10,536	5,010	15,546
75 - 79	5,127	4,720	9,847
80 - 84	2,824	5,198	8,022
85 - 89	3,666	4,283	7,949
90 +	855	1,257	2,112
Total	100,012	38,693	138,705

WAR VETERANS' AND CIVILIAN WAR ALLOWANCES

The War Veterans Allowance Act, which was passed in 1930, and Part XI of the Civilian War Pensions and Allowances Act, which became effective in 1962, provide allowances for persons or their dependents who meet service eligibility requirements and who, because of age or incapacity, are unable to work and have insufficient income for maintenance as determined by an income test. Both Acts are administered by the Department of Veterans Affairs, with the War Veterans Allowance Board being responsible for matters such as reviewing adjudications, hearing appeals and advising the Minister on matters regarding regulations.

Eligibility

General

Veterans of the Canadian, Commonwealth and Allied forces may obtain benefits under the War Veterans Allowance Act if their war service, age or incapacity, residence and income meet the requirements of the Act. From a service point of view, ex-military personnel who served in World War I or II, or in Korea, or those in receipt of a Veterans' Disability Pension due to war service are eligible for benefits. An allowance may be payable outside Canada if a person has been living in Canada for at least 12 months and, on the day he leaves Canada, he is in receipt of the allowance.

Civilian War Allowances, similar to those for veterans, are available to civilians who served in close support of the Armed Forces in World War I or II and performed meritorious service. Subject to certain conditions of length and area of service, eligible civilians include groups such as the Canadian merchant seamen and Canadian overseas welfare workers of World War II.

A widow, widower, or orphan may also qualify for the benefits of these Acts, providing the deceased spouse, or parent, was eligible from a service standpoint.

An allowance may be awarded to a male veteran/civilian or to a widower of a female veteran/civilian at age 60. A female veteran/civilian, or a veteran's/civilian's widow qualifies at age 55. Both groups, however, may be awarded allowances at earlier ages if they are considered to be: (i) permanently unemployable because of physical or mental disability; or (ii) unable to maintain themselves due to a combination of economic handicaps and physical or mental disability or insufficiency, and are unlikely to become able to do so; or (iii) unable to maintain themselves because of the need to provide for a dependent child residing at home.

In the assessment of eligibility, a counsellor reviews factors such as potential for rehabilitation, past employment history, age and medical factors. Once entitlement is determined, a declaration is required each year to evaluate any change in status.

A widow(er) with dependent children under age 17 is automatically eligible for benefits. A dependent spouse of a deceased beneficiary, however, is assessed according to the factors noted above and, if considered "fit for employment", benefits may be denied and the individual may be referred to a Canada Employment Centre for retraining and counselling.

Financial Eligibility

The income of an applicant is assessed using an income test. An allowance may be awarded to an applicant whose "other income" does not exceed an annual income level which is 12 times the maximum monthly benefit rate for a given month. "Other income" includes such monies as interest on investments, disability pensions (including the monthly Veterans' Disability Pension), annuities, retirement pensions, Old Age Security (OAS), Guaranteed Income Supplement (GIS), Spouse's Allowance (SPA) and Family Allowances. "Exempt income" includes benefits such as attendance allowances for the disabled, social assistance, certain amounts paid to or on behalf of dependent children, and annual net casual earnings from employment up to $2,700 for single recipients and $3,900 for married recipients. An exemption of $100 per year on interest income is also allowed.

Generally speaking, amounts received by the applicant which are assessed as "other income" are "taxed-back" dollar for dollar (i.e., each dollar of "other income", reduces the allowance by one dollar). While OAS is fully taxed-back GIS and SPA benefits are partially exempted for entitlement purposes. In 1983-84, $30 per month of a single GIS benefit is exempt, as is $37 per month of an SPA benefit and each GIS benefit at the married rate.

Benefits

Monthly non-taxable allowances are payable to eligible single persons, including widow(ers), and eligible married couples. A widow(er) with one dependent child is paid at the married rate. Blind single persons and couples with one blind partner receive slightly higher allowances. An additional allowance may be payable on behalf of a dependent child if the child is under 17 years of age, between the ages of 17 and 25 and continuing his education, under the age of 21 and prevented by physical or mental incapacity from earning a livelihood or over the age of 21 and disabled, if the incapacity occurred before the child attained the age of 21. Higher orphan's benefits are payable to a child who has lost both parents, has lost one parent and has been abandoned by the other, or who is a child of divorced, separated or unmarried parents and whose father died while in receipt of an allowance on his behalf. The allowances for dependent children and orphans are reduced by the amount of Family Allowances paid on behalf of each child. Additional assistance may be awarded as a single payment for emergencies which cannot be met by other sources.

Since the Spring of 1983, married couples who are forced by circumstances to live apart (e.g., because of institutionalization of one or both partners), and who each receive OAS/GIS at the single rate, may each be eligible to receive a War Veterans' or Civilian War Allowance at the single rate as well. Previously, each was paid half the married rate.

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with changes in the Consumer Price Index, for all recipients except orphans. The monthly rates for orphans are increased once a year, on January 1, in accordance with any increase in the Consumer Price Index. Additional annual adjustments (from April 1980 to April 1986) to the allowances received by veterans or civilians under age 65 will result in their income from the allowance being equal to that of recipients of Old Age Security, the

Guaranteed Income Supplement, and War Veterans' or Civilian War Allowances as of April 1986. Maximum benefit levels from January 1983 to March 1984 are shown in Table 9.4.

Financing

Payments to recipients under the War Veterans' and Civilian War Allowances programs are made out of the federal government's Consolidated Revenue Fund, through the Department of Veterans Affairs.

Table 9.4 **War Veterans' and Civilian War Allowances Maximum Monthly Benefits by Type of Benefit**

January 1983 to January 1984

Type of Benefit	January 1983	April 1983	July 1983	October 1983	January 1984
Single Person including Widow(er)	$515.95	$532.14	$537.46	$545.52	$553.16
Blind Single Person, including Widow(er)[1]	541.08	557.57	563.15	571.60	579.60
Married Couple	864.88	887.26	896.13	909.57	922.30
Married Couple, One Partner Blind[1]	889.95	912.63	921.76	935.59	948.69
Widow(er) with One Child	864.88	887.26	896.13	909.57	922.30
Each Dependent Child[2,3]	107.32	108.61	109.70	111.35	112.91
Orphan[3]	316.24	316.24	316.24	316.24	338.38

1. Blind within the meaning of the Blind Persons Act.

2. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married rate, the additional child benefit is payable on behalf of the second and each subsequent child.

3. This benefit is reduced by the Family Allowances paid for that child.

Table 9.5 **War Veterans' and Civilian War Allowances Number of Cases and Benefit Expenditures by Province/Territory**

1982-83

Province/Territory	Cases[1] March 1983	Benefit Expenditures ($000's) 1982-83
Newfoundland	5,265	23,634
Prince Edward Island	1,417	7,511
Nova Scotia	8,678	41,610
New Brunswick	6,291	32,560
Québec	11,193	52,705
Ontario	28,464	122,554
Manitoba	4,039	16,845
Saskatchewan	3,439	15,582
Alberta[2]	4,780	20,788
British Columbia[3]	12,205	47,268
Outside Canada	1,280	7,292
Total	87,051	388,349

1. Refers to the number of single/family units.
2. Includes payments to recipients in the Northwest Territories.
3. Includes payments to recipients in the Yukon.

APPENDICES

SUPPLEMENTARY STATISTICAL DATA

Appendices A, B and C present data for 1980-81, 1981-82 and 1982-83 for the federal and provincial programs described in this report. In most cases, data on the number of beneficiaries relate to March 1981, 1982 and 1983, whereas data on benefit expenditures relate to the 1980-81, 1981-82 and 1982-83 fiscal years.

The following points should be noted:

- the term "beneficiary" is used to indicate the individual who is in receipt of program benefits - exceptions are indicated;
- some beneficiary counts represent a cumulative fiscal/calendar year or pre-defined "benefit year" total - this has been indicated;
- as it is possible for a beneficiary to be eligible for benefits under a combination of programs, it is not advisable to add individual beneficiary counts;
- due to the various administrative and accounting systems, benefits for some programs, particularly provincial taxation and shelter assistance programs, may be issued retroactively - where this situation has been identified, it has been noted;
- every attempt has been made to include only net benefits paid to beneficiaries in the benefit expenditure data;
- wherever possible, administrative costs are excluded from the benefit expenditure data;
- with respect to social assistance programs, costs for basic and regularly-recurring special needs are generally included in the benefit expenditures. In addition, the expenditures exclude all health/drug costs, unless otherwise noted.

Appendix A provides statistics on all federal programs covered in this report. The six tables give historical beneficiary and benefit expenditure data for each of the fiscal years, by province and territory.

Appendix B summarizes, by province and territory, the historical beneficiary and benefit expenditure data for all federal and provincial programs described in this report.

Appendix C includes benefit rate information for the Old Age Security program (including the Guaranteed Income Supplement and Spouse's Allowance programs), the federal and Québec Family Allowances programs, and the Canada and Québec Pension Plans. For these three program areas, benefit levels are presented for 1980, 1981, 1982, 1983 and 1984.

The following symbols have been used in these appendices:

N/A	not available
- -	not applicable
e	estimate
p	preliminary

APPENDIX A

Table A.1

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1981

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	46,894	97,193	81,851	28,082	60,733	1,621	5,508
Prince Edward Island	15,468	18,687	16,237	9,269	12,133	1,635	1,459
Nova Scotia	96,397	130,822	103,552	70,661	49,342	8,928	8,914
New Brunswick	73,615	111,520	90,481	49,814	56,275	5,786	6,270
Québec	585,746	969,120	685,397	5,836[7]	309,713	14,458	11,570
Ontario	866,192	1,281,420	839,132	638,138	227,847	45,063	31,176
Manitoba	124,790	149,994	117,401	82,031	26,793	9,444	5,618
Saskatchewan	118,936	143,580	108,159	73,573	19,706	5,276	3,783
Alberta	162,283	335,440	194,840	110,615	29,299	9,707[8]	5,921[8]
British Columbia	294,754	395,105	230,197	193,412	68,904	21,744[9]	13,391[9]
Yukon	713	3,894	1,898	735	1,273	--	--
Northwest Territories	1,256	8,234	5,420	671	797	--	--
International Agreements	976[10]	--	--	--[11]	--	--	--
Outside Canada	--[12]	--[12]	3,593	11,469	147	6,832	908
Total	2,388,020	3,645,009	2,478,158	1,274,306	862,962	130,494	94,518

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (tax filers) whose claim for the Child Tax Credit was allowed in respect of the 1980 taxation year.
4. Beneficiaries of "combined pensions" (a survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by the Canada Employment and Immigration Commission; excluded are year round fishermen and fishermen qualifying for regular benefits.
6. Represents the number of individuals or families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries of International Social Security Agreements, including those outside Canada.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.

Table A.2

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1982

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	48,271	97,474	78,344	30,545	66,431	1,719	5,310
Prince Edward Island	15,704	18,611	15,923	9,833	13,205	1,765	1,442
Nova Scotia	98,705	130,118	104,080	75,069	59,728	9,097	8,816
New Brunswick	75,731	111,059	89,778	53,089	63,775	5,920	6,398
Québec	604,290	965,721	701,053	6,019[7]	410,081	14,992	11,266
Ontario	890,197	1,270,378	819,519	680,475	299,056	45,344	29,996
Manitoba	127,241	149,596	111,667	87,351	33,382	9,575	4,388
Saskatchewan	121,748	144,016	103,011	78,227	25,369	5,299	3,635
Alberta	166,851	345,051	185,476	117,801	50,527	9,925[8]	5,280[8]
British Columbia	303,425	397,352	237,121	207,791	121,768	21,873[9]	13,090[9]
Yukon	735	4,039	1,952	785	1,595	--	--
Northwest Territories	1,307	8,376	5,632	722[11]	1,023	--	--
International Agreements	1,467[10]	--	--	--	--	--	--
Outside Canada	--[12]	--[12]	3,401	12,154	204	6,381	1,183
Total	2,455,672	3,641,791	2,456,957	1,359,861	1,146,144	131,690	90,804

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (tax filers) whose claim for the Child Tax Credit was allowed in respect of the 1981 taxation year.
4. Beneficiaries of "combined pensions" (a survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by the Canada Employment and Immigration Commission; excluded are year round fishermen, fishermen qualifying for regular benefits and work sharing participants. (The work sharing program was fully implemented by February 1982.)
6. Represents the number of individuals or families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries of International Social Security Agreements, including those outside Canada.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.

Table A.3

Federal Programs
Number of Beneficiaries
by Province/Territory

March 1983

Province/ Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3,p]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Veterans'/ Civilian War Allowances[6]
Newfoundland	49,562	98,035	83,842	33,245	76,685	1,851	5,265
Prince Edward Island	15,986	18,527	15,678	10,489	14,363	1,865	1,417
Nova Scotia	100,866	129,673	108,080	80,219	66,386	9,692	8,678
New Brunswick	77,431	111,158	96,303	56,468	70,938	6,295	6,291
Québec	619,331	956,533	729,959	6,449[7]	458,990	16,344	11,193
Ontario	909,832	1,268,005	868,629	726,172	436,266	47,401	28,464
Manitoba	129,385	150,109	121,004	92,625	51,303	9,910	4,039
Saskatchewan	123,639	144,768	104,931	83,726	35,669	5,644	3,439
Alberta	171,062	353,845	215,218	127,637	117,386	10,647[8]	4,780[8]
British Columbia	311,547	398,711	263,653	223,984	181,689	22,700[9]	12,205[9]
Yukon	762	3,908	2,115	826	2,585	--	--
Northwest Territories	1,360	8,726	5,964	853	1,855	--	--
International Agreements	2,446[10]	--	--	--[11]	--	--	--
Outside Canada	--[12]	--[12]	2,966	13,260	278	6,356	1,280
Total	2,513,209	3,641,998	2,618,342	1,455,953	1,514,393	138,705	87,051

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.
3. Represents the number of families (tax filers) whose claim for the Child Tax Credit was allowed in respect of the 1982 taxation year. The figures are preliminary.
4. Beneficiaries of "combined pensions" (a survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.
5. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by the Canada Employment and Immigration Commission; excluded are year round fishermen, fishermen qualifying for regular benefits, persons receiving job creation benefits and the portion of work sharing participants who were not included in the computer pay system. (The job creation program was fully implemented by May 1982.)
6. Represents the number of individuals or families in receipt of a pension or allowance.
7. See Table B.5 for Québec Pension Plan data.
8. Includes beneficiaries in the Northwest Territories.
9. Includes beneficiaries in the Yukon.
10. Represents all beneficiaries of International Social Security Agreements, including those outside Canada.
11. Very few beneficiaries, therefore not tabulated.
12. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.

Table A.4

Federal Programs
Benefit Expenditures
by Province/Territory
1980-81
($000's)

Province/ Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Veterans'/ Civilian War Allowances[5]
Newfoundland	170,938	56,644	40,584	39,318	272,760	7,363	18,913
Prince Edward Island	53,726	10,441	7,510	11,907	48,620	6,655	5,707
Nova Scotia	320,250	68,304	43,797	106,316	220,187	35,987	31,675
New Brunswick	247,417	59,642	40,535	72,185	260,658	21,970	24,733
Québec	1,927,193	473,826	272,944	8,825[6]	1,685,193	55,197	39,755
Ontario	2,548,146	644,797	329,260	1,054,189	1,270,706	174,264	92,135
Manitoba	388,279	80,783	52,397	122,506	126,309	39,383	13,015
Saskatchewan	370,455	79,765	50,393	104,711	84,584	20,749	12,051
Alberta	502,280	172,740	81,345	166,120	149,771	36,015[7]	17,030[7]
British Columbia	879,799	196,651	89,075	308,549	428,973	86,928[8]	36,934[8]
Yukon	2,371	2,015	775	1,203	6,240	--	--
Northwest Territories	4,929	5,300	3,123	936[10]	4,247	--	--
International Agreements	2,022[9]	--	--	--	--	--	--
Outside Canada	--[11]	--[11]	1,420	14,158	947	30,544	4,698
Total[12]	7,417,805	1,850,907	1,013,159	2,010,924	4,559,193	515,054	296,646

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1980 taxation year.
3. Represents all benefit expenditures, including lump sum death benefits.
4. Represents expenditures on all types of UI benefits, including training courses approved by the Canada Employment and Immigration Commission and benefits to year round fishermen and fishermen qualifying for regular benefits.
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements, including outside Canada.
10. Very few beneficiaries, therefore not tabulated.
11. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
12. Totals may not add due to rounding.

Table A.5

Federal Programs Benefit Expenditures by Province/Territory

1981-82

($000's)

Province/ Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Veterans'/ Civilian War Allowances[5]
Newfoundland	199,587	61,262	39,437	49,076	318,081	8,313	21,325
Prince Edward Island	61,651	11,264	7,825	14,402	57,225	7,470	6,654
Nova Scotia	370,871	73,741	48,144	128,782	261,568	39,523	37,435
New Brunswick	287,381	64,259	41,783	87,598	308,251	24,221	29,204
Québec	2,246,071	513,007	299,793	10,349[6]	2,011,774	60,971	46,417
Ontario	2,940,626	699,446	343,456	1,284,704	1,386,787	189,750	109,862
Manitoba	445,197	87,851	53,608	149,327	150,354	42,948	15,294
Saskatchewan	426,706	87,364	49,679	128,030	106,299	22,630	14,399
Alberta	578,441	195,214	81,478	203,394	204,134	39,508[7]	18,871[7]
British Columbia	1,017,090	217,954	97,930	380,357	579,853	94,233[8]	41,775[8]
Yukon	2,749	2,264	880	1,401	8,264	--	--
Northwest Territories	5,907	5,893	3,470	1,170	5,055	--	--
International Agreements	3,034[9]	--	--	--[10]	--	--	--
Outside Canada	--[11]	--[11]	1,507	16,982	1,185	31,430	5,861
Total[12]	8,585,310	2,019,520	1,068,991	2,455,571	5,398,832	560,997	347,097

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1981 taxation year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents expenditures on all types of UI benefits, including training courses approved by the Canada Employment and Immigration Commission and benefits to year round fishermen, to fishermen qualifying for regular benefits, and to work sharing participants. (The work sharing program was fully implemented by February 1982.)
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements, including outside Canada.
10. Very few beneficiaries, therefore not tabulated.
11. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
12. Totals may not add due to rounding.

Table A.6

Federal Programs
Benefit Expenditures
by Province/Territory
1982-83
($000's)

Province/ Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2,p]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Veterans'/ Civilian War Allowances[5]
Newfoundland	225,228	66,294	55,921	61,171	416,497	9,321	23,634
Prince Edward Island	68,688	12,170	10,051	17,862	74,120	8,270	7,511
Nova Scotia	416,236	79,921	63,562	157,989	378,025	44,156	41,610
New Brunswick	323,987	69,626	60,057	107,589	412,406	27,123	32,560
Québec	2,538,058	573,537	412,255	12,413[6]	3,116,887	68,366	52,705
Ontario	3,296,632	763,545	478,531	1,581,438	2,766,897	210,425	122,554
Manitoba	493,765	96,413	76,389	183,300	293,117	47,256	16,845
Saskatchewan	474,643	96,238	68,530	159,434	200,332	25,037	15,582
Alberta	647,656	223,181	123,613	255,824	659,885	43,762[7]	20,788[7]
British Columbia	1,141,972	240,528	146,205	474,435	1,360,080	103,602[8]	47,268[8]
Yukon	3,140	2,510	1,209	1,757	17,741	--	--
Northwest Territories	6,726	6,633	4,545	1,546[10]	9,729	--	--
International Agreements	6,305[9]	--	--	--	--	--	--
Outside Canada	--[11]	--[11]	1,553	21,064	1,957	33,733	7,292
Total[12]	9,643,034	2,230,595	1,502,421	3,035,824	9,707,672	621,051	388,349

1. Includes Guaranteed Income Supplement and Spouse's Allowance expenditures.
2. Represents the value of Child Tax Credit claims allowed in respect of the 1982 taxation year. The figures are preliminary.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents expenditures on all types of UI benefits, including training courses approved by the Canada Employment and Immigration Commission and benefits to year round fishermen, to fishermen qualifying for regular benefits, work sharing and job creation projects participants. (The job creation program was fully implemented by May 1982.)
5. Includes payments to surviving dependents.
6. See Table B.17 for Québec Pension Plan data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security agreements, including outside Canada.
10. Very few beneficiaries, therefore not tabulated.
11. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
12. Totals may not add due to rounding.

APPENDIX B

Table B.1

NEWFOUNDLAND

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	8,101	8,493	9,099
Guaranteed Income Supplement[2]	35,435	36,252	36,843
Spouse's Allowance	3,358	3,526	3,620
Total OAS/GIS/SPA	46,894	48,271	49,562
Family Allowances[3]	97,193	97,474	98,035
Child Tax Credit[4]	81,851	78,344	83,842[p]
Canada Pension Plan[5]	28,082	30,545	33,245
Unemployment Insurance[6]	60,733	66,431[7]	76,685[8]
Veterans' and Civilians' Disability Pensions[9]	1,621	1,719	1,851
War Veterans' and Civilian War Allowances[9]	5,508	5,310	5,265
Provincial Programs			
Special Child Welfare Allowance[i]	N/A	148	252
Social Assistance[ii]	20,275	20,009	20,747
School Tax Exemption[iii,iv]	14,911	16,357	18,543
Workers' Compensation[iv]	12,198	13,581	15,280

i. Represents the number of children.
ii. Represents the number of cases.
iii. Represents the number of households.
iv. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.2

PRINCE EDWARD ISLAND

Number of Beneficiaries by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	4,066	4,199	4,501
Guaranteed Income Supplement[2]	10,654	10,760	10,737
Spouse's Allowance	748	745	748
Total OAS/GIS/SPA	15,468	15,704	15,986
Family Allowances[3]	18,687	18,611	18,527
Child Tax Credit[4]	16,237	15,923	15,678[p]
Canada Pension Plan[5]	9,269	9,833	10,489
Unemployment Insurance[6]	12,133	13,205[7]	14,363[8]
Veterans' and Civilians' Disability Pensions[9]	1,635	1,765	1,865
War Veterans' and Civilian War Allowances[9]	1,459	1,442	1,417
Provincial Programs			
Financial Assistance[i]	4,563	4,958	5,010
Tax Deferral for Senior Citizens[ii,iii]	25[e]	25[e]	25[e]
Residential Property Tax Credit[ii,iii]	N/A	33,390	33,911
Workers' Compensation[iii]	3,382	3,148	2,897

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.3

NOVA SCOTIA

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	30,521	31,847	33,959
Guaranteed Income Supplement[2]	61,069	62,080	62,095
Spouse's Allowance	4,807	4,778	4,812
Total OAS/GIS/SPA	96,397	98,705	100,866
Family Allowances[3]	130,822	130,118	129,673
Child Tax Credit[n]	103,552	104,080	108,080[p]
Canada Pension Plan[5]	70,661	75,069	80,219
Unemployment Insurance[6]	49,342	59,728[7]	66,386[8]
Veterans' and Civilians' Disability Pensions[9]	8,928	9,097	9,692
War Veterans' and Civilian War Allowances[9]	8,914	8,816	8,678
Provincial Programs			
Special Social Assistance[i]	53,409	54,432	56,286
Family Benefits[ii]	19,925	20,735	21,942
General Assistance[ii]	8,712	8,706	9,621
Property Tax Rebate for Senior Citizens[iii]	21,074	21,297	20,135
Rental Assistance Program[iii]	--	1,789	1,701
Workers' Compensation[iv]	33,169	34,140	28,393

i. Represents the number of GIS pensioners who received the annual SSA payment in May of 1980, 1981 and 1982.
ii. Represents the number of cases.
iii. Represents the number of households.
iv. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.4

NEW BRUNSWICK

Number of Beneficiaries by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	23,132	23,988	24,997
Guaranteed Income Supplement[2]	46,737	47,850	48,373
Spouse's Allowance	3,746	3,893	4,061
Total OAS/GIS/SPA	73,615	75,731	77,431
Family Allowances[3]	111,520	111,059	111,158
Child Tax Credit[4]	90,481	89,778	96,303[p]
Canada Pension Plan[5]	49,814	53,089	56,468
Unemployment Insurance[6]	56,275	63,775[7]	70,938[8]
Veterans' and Civilians' Disability Pensions[9]	5,786	5,920	6,295
War Veterans' and Civilian War Allowances[9]	6,270	6,398	6,291
Provincial Programs			
Basic Social Assistance[i]	29,590	29,680	32,600
Disability Allowance[i]	2,334	2,438	2,444
Rental Assistance to the Elderly/Disabled[ii, iii]	1,010	1,034	1,013
Property Tax Assessment Exemption[ii, iv]	N/A	11,274	11,450
Residential Property Tax Credit[ii, iv]	153,918	156,802	158,233
Workers' Compensation[iv]	26,035	25,730	23,807

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents elderly component only (prior to program expansion in 1983).
iv. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.5

QUÉBEC

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	201,791	209,438	218,008
Guaranteed Income Supplement[2]	358,087	367,509	373,641
Spouse's Allowance	25,868	27,343	27,682
Total OAS/GIS/SPA	585,746	604,290	619,331
Family Allowances[3]	969,120	965,721	956,533
Child Tax Credit[4]	685,397	701,053	729,959[p]
Canada Pension Plan[5]	5,836	6,019	6,449
Unemployment Insurance[6]	309,713	410,081[7]	458,990[8]
Veterans' and Civilians' Disability Pensions[9]	14,458	14,992	16,344
War Veterans' and Civilian War Allowances[9]	11,570	11,266	11,193
Provincial Programs			
Québec Family Allowances[i]	954,138	955,773	947,474
Supplement for Handicapped Children[i]	N/A	5,883	9,689
Social Aid[ii]	302,435	325,387	396,801
Work Income Supplement[i, iii]	34,383	28,137	26,669
LOGIRENTE[iv, v]	26,750	19,326	19,060
Real Estate Tax Refund[iii, iv]	770,782	707,852	739,377
Availability Allowance[i]	--	--	394,560[e]
Maternity Allowance[vi]	31,000[e]	38,000[e]	37,474
Québec Pension Plan[vii]	406,069	434,342	463,490
Workmen's Compensation[vi]	346,937	354,533	310,678

i. Represents the number of families.
ii. Represents the number of cases.
iii. Represents data for 1980, 1981 and 1982.
iv. Represents the number of households.
v. Represents data for the benefit period from October 1 of preceding year to September 30 of indicated year.
vi. Represents data for 1980-81, 1981-82 and 1982-83.
vii. Includes beneficiaries in all provinces. Beneficiaries of combined pensions (survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded. See also "Canada Pension Plan" above for the number of beneficiaries in Québec receiving CPP benefits.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.6

ONTARIO

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	459,286	481,653	506,753
Guaranteed Income Supplement[2]	383,895	384,622	378,819
Spouse's Allowance	23,011	23,922	24,260
Total OAS/GIS/SPA	866,192	890,197	909,832
Family Allowances[3]	1,281,420	1,270,378	1,268,005
Child Tax Credit[4]	839,132	819,519	868,629[p]
Canada Pension Plan[5]	638,138	680,475	726,172
Unemployment Insurance[6]	227,847	299,056[7]	436,266[8]
Veterans' and Civilians' Disability Pensions[9]	45,063	45,344	47,401
War Veterans' and Civilian War Allowances[9]	31,176	29,996	28,464
Provincial Programs			
GAINS-A	229,817	211,082	188,918
Handicapped Children's Benefits[i]	2,797	3,126	3,397
Family Benefits[ii]			
Regular FBA	117,708	120,061	67,018
GAINS-D			61,751
Work Incentive Program	1,387	1,923	1,776
General Welfare Assistance[ii, iii]			
General Assistance[iv]	85,547	94,813	124,328
Special Assistance	35,738	37,938	30,390
Supplementary Aid	20,577	4,742	5,993
Property Tax Grant[v, vi]	547,900	560,000	575,000
Sales Tax Grant[vi, vii]	855,200	877,800	888,100
Temporary Home Heating Grant[v, vi]	--	548,100	561,250
Ontario Tax Credits[viii]	2,944,541	1,969,770[ix]	1,813,863
Workers' Compensation[vi]	411,476	385,740	332,703

i. Represents the number of families. For the months of March 1981, 1982 and 1983, figures include 454, 506 and 569 regular Family Benefits families who received this benefit in addition to their regular entitlement.
ii. Represents the number of cases.
iii. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double-counting.
iv. Represents the number of cases in receipt of General Assistance only, i.e., employables and unemployables, foster children and nursing home cases. Excludes hostel cases; for the months of March 1981, 1982 and 1983 there were 8,721, 8,830 and 11,022 cases respectively.
v. Represents the number of households.
vi. Represents data for 1980, 1981 and 1982.
vii. Represents the number of pensioners.
viii. Represents data for 1979, 1980 and 1981.
ix. Decrease is due to the implementation of the various Grants for Seniors programs.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.7

MANITOBA

Number of Beneficiaries by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	54,170	56,639	60,491
Guaranteed Income Supplement[2]	66,072	66,157	64,559
Spouse's Allowance	4,548	4,445	4,335
Total OAS/GIS/SPA	124,790	127,241	129,385
Family Allowances[3]	149,994	149,596	150,109
Child Tax Credit[4]	117,401	111,667	121,004[p]
Canada Pension Plan[5]	82,031	87,351	92,625
Unemployment Insurance[6]	26,793	33,382[7]	51,303[8]
Veterans' and Civilians' Disability Pensions[9]	9,444	9,575	9,910
War Veterans' and Civilian War Allowances[9]	5,618	4,388	4,039
Provincial Programs			
Manitoba Supplement for Pensioners[i]	27,934	24,809	21,300
Child-Related Income Support Program[ii]	3,704	8,500	8,686
Social Allowances[iii]	19,363	19,328	20,716
Municipal Assistance[iii]	4,249	4,834	8,294
Shelter Allowances for Family Renters[ii]	533	1,171	949
Shelter Allowances for Elderly Renters[iv]	3,044	3,316	3,082
Pensioner Homeowners' School Tax Assistance[iv,v]	17,000[e]	19,000[e]	39,136
Pensioner Tenants' School Tax Assistance[vi]	--	6,209	11,922
Resident Homeowners' Tax Assistance[iv, v]	212,700[e]	215,400[e]	217,700[e]
Property Tax Credit[v]	313,098	317,600	310,160
Cost-of-Living Tax Credit	N/A	N/A	N/A
Workers' Compensation[v]	39,163	39,060	37,358

i. Represents the number of beneficiaries for the January-March quarter.
ii. Represents the number of families.
iii. Represents the number of cases.
iv. Represents the number of households.
v. Represents data for 1980, 1981 and 1982.
vi. Represents the number of rebates issued during the 1981-82 and 1982-83 fiscal years; data include retroactive rebates.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.8

SASKATCHEWAN

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	52,994	55,843	59,676
Guaranteed Income Supplement[2]	61,476	61,571	59,914
Spouse's Allowance	4,466	4,334	4,049
Total OAS/GIS/SPA	118,936	121,748	123,639
Family Allowances[3]	143,580	144,016	144,768
Child Tax Credit[4]	108,159	103,011	104,931[p]
Canada Pension Plan[5]	73,573	78,227	83,726
Unemployment Insurance[6]	19,706	25,369[7]	35,669[8]
Veterans' and Civilians' Disability Pensions[9]	5,276	5,299	5,644
War Veterans' and Civilian War Allowances[9]	3,783	3,635	3,439
Provincial Programs			
Saskatchewan Income Plan	28,538	25,838	22,721
Family Income Plan[i]	7,831	7,700	7,421
Saskatchewan Assistance Plan[ii]	22,605	23,613	29,455
Senior Citizens' School Tax Rebate[iii, iv]	73,658	75,728	77,771
Saskatchewan Tax Reductions[v]	190,000[e]	190,000[e]	190,000[e]
Renters' Property Tax Rebate[iii, iv]	52,356	57,329	76,132
Property Improvement Grant Program[iv]	211,348	215,435	218,926
Workers' Compensation[v]	38,470	40,031	36,942

i. Represents the number of families.
ii. Represents the number of cases.
iii. Represents the number of households.
iv. Represents data for 1980-81, 1981-82 and 1982-83.
v. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.9

ALBERTA

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	73,544	78,993	85,028
Guaranteed Income Supplement[2]	83,008	82,341	80,645
Spouse's Allowance	5,731	5,517	5,389
Total OAS/GIS/SPA	162,283	166,851	171,062
Family Allowances[3]	335,440	345,051	353,845
Child Tax Credit[4]	194,840	185,476	215,218[p]
Canada Pension Plan[5]	110,615	117,801	127,637
Unemployment Insurance[6]	29,299	50,527[7]	117,386[8]
Veterans' and Civilians' Disability Pensions[9, 10]	9,707	9,925	10,647
War Veterans' and Civilian War Allowances[9, 10]	5,921	5,280	4,780
Provincial Programs			
Alberta Assured Income Plan	83,042	82,341	81,048
Alberta Widows' Pension[i]	--	--	--
Social Allowance[ii, iii]	31,527	36,282	50,318
Guardian Social Allowance[ii, iv]	941	1,094	1,136
Assured Income for the Severely Handicapped[ii, iii]	7,201	8,874	9,917
Senior Citizens' Renter Assistance Grant & Widows' Renter Assistance Grant[v, vi, vii]	32,867	35,277	37,298
Property Tax Reduction Benefits (Homeowner Refund only)[v, vi]	N/A	162,374	154,677
Senior Citizens' Home Heating Protection Program[v, vi]	N/A	N/A	76,030
Alberta Renter Assistance Credit[v, vi]	271,000[e]	332,000[e]	331,000[e]
Remote Area Heating Allowance[viii]	5,235	16,000	13,000[e]
Workers' Compensation[vi]	141,004	145,595	89,124

i. Program was implemented in May 1983.
ii. Represents the number of cases.
iii. Includes cases receiving Social Allowance/AISH benefits.
iv. Each case represents one child.
v. Represents the number of households.
vi. Represents data for 1980, 1981 and 1982.
vii. Represents Senior Citizens' Renter Assistance Grant beneficiaries only (prior to program expansion in 1983).
viii. March 1981 data represents beneficiaries from October 1980 to March 1981, remaining data represent 1981-82 and 1982-83 fiscal years.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.10

BRITISH COLUMBIA

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	148,933	159,203	170,442
Guaranteed Income Supplement[2]	136,991	135,695	132,663
Spouse's Allowance	8,830	8,527	8,442
Total OAS/GIS/SPA	294,754	303,425	311,547
Family Allowances[3]	395,105	397,352	398,711
Child Tax Credit[b]	230,197	237,121	263,653[p]
Canada Pension Plan[5]	193,412	207,791	223,984
Unemployment Insurance[6]	68,904	121,768[7]	181,689[8]
Veterans' and Civilians' Disability Pensions[9,11]	21,744	21,873	22,700
War Veterans' and Civilian War Allowances[9,11]	13,391	13,090	12,205
Provincial Programs			
GAIN for Seniors Supplement	67,569	59,562	51,909
GAIN			
Basic Income Assistance[i, iii]	66,277	75,247	112,780
Handicapped[ii, iii]	13,362	13,677	15,387
Seniors 65+ (no OAS)[ii, iii]	2,499	2,580	2,538
Shelter Aid for Elderly Renters[iv]	12,500	11,363	10,640
Land Tax Deferment Program[iv, v]	1,152	2,049	2,953
Home Owner Grant[iv]	N/A	N/A	600,000[e]
Workers' Compensation[v]	159,994	161,219	133,141

i. Includes all cases receiving Basic Income Assistance benefits only as well as cases where another family member(s) is (are) in receipt of GAIN for the Handicapped or GAIN for Seniors (no OAS) benefits.
ii. Includes mixed pension cases (e.g., a person receiving GAIN for the Handicapped benefits married to a person receiving GAIN for Seniors (no OAS) benefits).
iii. Figures are not mutually exclusive and should not be totalled due to the inclusion of mixed pension cases.
iv. Represents the number of households.
v. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.11

YUKON

Number of Beneficiaries
by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	329	360	372
Guaranteed Income Supplement[2]	362	358	368
Spouse's Allowance	22	17	22
Total OAS/GIS/SPA	713	735	762
Family Allowances[3]	3,894	4,039	3,908
Child Tax Credit[4]	1,898	1,952	2,115[p]
Canada Pension Plan[5]	735	785	826
Unemployment Insurance[6]	1,273	1,595[7]	2,585[8]
Veterans' and Civilians' Disability Pensions[9,12]	--	--	--
War Veterans' and Civilian War Allowances[9,12]	--	--	--
Provincial Programs			
Income Supplement Program for Seniors	--	--	390
Social Assistance[i]	620	723	674
Pioneer Utility Grant[ii]	N/A	N/A	244
Homeowners' Grant[ii]	2,617	2,720	2,700
Workers' Compensation[iii]	1,739	1,732	1,148

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.12

NORTHWEST TERRITORIES

Number of Beneficiaries by Program

March 1981, 1982 and 1983

Program	March 1981	March 1982	March 1983
Federal Programs*			
Old Age Security Only[1]	235	276	252
Guaranteed Income Supplement[2]	981	988	1,038
Spouse's Allowance	40	43	70
Total OAS/GIS/SPA	1,256	1,307	1,360
Family Allowances[3]	8,234	8,376	8,726
Child Tax Credit[b]	5,420	5,632	5,964[p]
Canada Pension Plan[5]	671	722	853
Unemployment Insurance[6]	797	1,023[7]	1,855[8]
Veterans' and Civilians' Disability Pensions[9,13]	--	--	--
War Veterans' and Civilian War Allowances[9,13]	--	--	--
Provincial Programs			
Senior Citizens' Benefits	1,018	1,027	1,105
Social Assistance[i]	2,084	1,973	2,233
Senior Citizens' Land Tax Relief[ii]	N/A	60	72
Homeowners' Tax Rebate Program[ii]	N/A	1,074	1,033
Workers' Compensation[iii]	2,626	3,109	3,066

i. Represents the number of cases.
ii. Represents the number of households.
iii. Represents data for 1980, 1981 and 1982.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Notes Regarding Federal Programs

- Tables B.1 to B.12 -

1. Represents the number of pensioners receiving the basic OAS pension only.

2. Represents the number of pensioners receiving GIS benefits in addition to OAS.

3. Represents the total of the number of families in receipt of Family Allowances and number of children in receipt of Special Allowances.

4. Represents the number of families (taxfilers) whose claim in respect of the 1980, 1981 and 1982 taxation years was allowed. The 1982 data are preliminary.

5. Beneficiaries of "combined pensions" (a survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.

6. Represents the number of persons who qualified for a benefit for a specific week during March, regardless of when payment was received. Figures include all persons paid through the computer pay system and exclude those paid through the manual pay system. Included are trainees on courses approved by the Canada Employment and Immigration Commission; excluded are year round fishermen and fishermen qualifying for regular benefits.

7. In addition to '6' above, excludes work sharing participants. (The work sharing program was fully implemented by February 1982.)

8. In addition to '6' above, excludes persons receiving job creation benefits and the portion of work sharing participants who were not included in the computer pay system. (The job creation program was fully implemented by May 1982.)

9. Represents the number of individuals or families in receipt of a pension or allowance.

10. Includes beneficiaries in the Northwest Territories.

11. Includes beneficiaries in the Yukon.

12. Number of beneficiaries included in British Columbia's figures.

13. Number of beneficiaries included in Alberta's figures.

Table B.13

NEWFOUNDLAND

Benefit Expenditures by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	100,285	115,917	132,305
Guaranteed Income Supplement[2]	61,200	72,617	80,517
Spouse's Allowance	9,453	11,053	12,405
Total OAS/GIS/SPA	170,938	199,587	225,228
Family Allowances	56,644	61,262	66,294
Child Tax Credit[3]	40,584	39,437	55,921[p]
Canada Pension Plan[4]	39,318	49,076	61,171
Unemployment Insurance[5]	272,760	318,081	416,497
Veterans' and Civilians' Disability Pensions[6]	7,363	8,313	9,321
War Veterans' and Civilian War Allowances[6]	18,913	21,325	23,634
Provincial Programs			
Special Child Welfare Allowance	N/A	165	247
Social Assistance	68,621	71,284	79,793
School Tax Exemption[i]	1,476	1,619	1,997
Workers' Compensation[i]	14,905	18,072	23,844

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.14

PRINCE EDWARD ISLAND

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	34,153	38,887	44,004
Guaranteed Income Supplement[2]	17,729	20,685	22,405
Spouse's Allowance	1,844	2,079	2,279
Total OAS/GIS/SPA	53,726	61,651	68,688
Family Allowances	10,441	11,264	12,170
Child Tax Credit[3]	7,510	7,825	10,051[p]
Canada Pension Plan[4]	11,907	14,402	17,862
Unemployment Insurance[5]	48,620	57,225	74,120
Veterans' and Civilians' Disability Pensions[6]	6,655	7,470	8,270
War Veterans' and Civilian War Allowances[6]	5,707	6,654	7,511
Provincial Programs			
Financial Assistance	15,761	18,637	21,745
Tax Deferral for Senior Citizens	N/A	N/A	N/A
Residential Property Tax Credit[i]	N/A	919	940
Workers' Compensation[i]	2,690	2,751	2,877

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.15

NOVA SCOTIA

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	211,940	243,654	277,701
Guaranteed Income Supplement[2]	97,499	114,764	124,998
Spouse's Allowance	10,812	12,453	13,537
Total OAS/GIS/SPA	320,250	370,871	416,236
Family Allowances	68,304	73,741	79,921
Child Tax Credit[3]	43,797	48,144	63,562[p]
Canada Pension Plan[4]	106,316	128,782	157,989
Unemployment Insurance[5]	220,187	261,568	378,025
Veterans' and Civilians' Disability Pensions[6]	35,987	39,523	44,156
War Veterans' and Civilian War Allowances[6]	31,675	37,435	41,610
Provincial Programs			
Special Social Assistance	8,144	9,281	10,557
Family Benefits	65,696	76,001	86,488
General Assistance[i]	17,273	19,614	23,338
Property Tax Rebate for Senior Citizens	2,232	2,405	2,690
Rental Assistance Program	--	922	940
Workers' Compensation[i]	34,191	38,823	47,660

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.16

NEW BRUNSWICK

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	162,135	186,572	212,404
Guaranteed Income Supplement[2]	76,301	90,224	99,646
Spouse's Allowance	8,982	10,585	11,937
Total OAS/GIS/SPA	247,417	287,381	323,987
Family Allowances	59,642	64,259	69,626
Child Tax Credit[3]	40,535	41,783	60,057[p]
Canada Pension Plan[4]	72,185	87,598	107,589
Unemployment Insurance[5]	260,658	308,251	412,406
Veterans' and Civilians' Disability Pensions[6]	21,970	24,221	27,123
War Veterans' and Civilian War Allowances[6]	24,733	29,204	32,560
Provincial Programs			
Basic Social Assistance	117,365	128,507	154,798
Disability Allowance	7,650	8,740	10,010
Rental Assistance to the Elderly/Disabled[i]	541	482	510
Property Tax Assessment Exemption[ii]	N/A	421	439
Residential Property Tax Credit	47,963	52,381	58,398
Workers' Compensation[ii]	24,863	28,060	34,025

i. Represents expenditures on the elderly only (prior to program expansion in 1983).
ii. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.17

QUÉBEC

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	1,295,918	1,499,154	1,711,845
Guaranteed Income Supplement[2]	573,609	680,915	752,718
Spouse's Allowance	57,666	66,001	73,495
Total OAS/GIS/SPA	1,927,193	2,246,071	2,538,058
Family Allowances	473,826	513,007	573,537
Child Tax Credit[3]	272,944	299,793	412,255[p]
Canada Pension Plan[4]	8,825	10,349	12,413
Unemployment Insurance[5]	1,685,193	2,011,774	3,116,887
Veterans' and Civilians' Disability Pensions[6]	55,197	60,971	68,366
War Veterans' and Civilian War Allowances[6]	39,755	46,417	52,705
Provincial Programs			
Québec Family Allowances	176,594[i]	185,225[i]	177,337
Supplement for Handicapped Children[ii]	N/A	N/A	9,124
Social Aid	1,051,411	1,199,969	1,518,643
Work Income Supplement[iii]	19,598	18,735	19,785
LOGIRENTE[iv]	9,689	7,262	7,851
Real Estate Tax Refund[iii]	82,300	95,900	108,845
Availability Allowance[iii]	--	--	140,000[e]
Maternity Allowance	7,400	9,240	8,994
Québec Pension Plan[v]	704,798	856,418	1,052,564
Workmen's Compensation	366,923	465,101	604,143

i. Includes expenditures on the Supplement for Handicapped Children.
ii. Expenditures for 1980-81 and 1981-82 are included in the Québec Family Allowances figures.
iii. Represents expenditures for 1980, 1981 and 1982.
iv. Represents expenditures for the benefit year October 1 to September 30 of indicated years.
v. Includes out-of-province expenditures. See also "Canada Pension Plan" above for CPP expenditures in Québec.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.18

ONTARIO

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	1,950,064	2,245,001	2,559,044
Guaranteed Income Supplement[2]	557,931	648,233	686,059
Spouse's Allowance	40,151	47,391	51,528
Total OAS/GIS/SPA	2,548,146	2,940,626	3,296,632
Family Allowances	644,797	699,446	763,545
Child Tax Credit[3]	329,260	343,456	478,531[p]
Canada Pension Plan[4]	1,054,189	1,284,704	1,581,438
Unemployment Insurance[5]	1,270,706	1,386,787	2,766,897
Veterans' and Civilians' Disability Pensions[6]	174,264	189,750	210,425
War Veterans' and Civilian War Allowances[6]	92,135	109,862	122,554
Provincial Programs			
GAINS-A	103,333	97,080	88,829
Handicapped Children's Benefits[i]	--	--	--
Family Benefits[ii] Regular FBA, GAINS-D, Work Incentive Program	476,034	550,863	639,509
General Welfare Assistance[iii] General Assistance, Special Assistance, Supplementary Aid	260,919	294,192	401,774
Property Tax Grant[iv]	225,437	249,100	260,079
Sales Tax Grant[iv]	42,764	43,890	44,406
Temporary Home Heating Grant[v]	--	--	32,886
Ontario Tax Credits[v]	450,028	243,683[vi]	263,027
Workers' Compensation[iv]	526,998	620,513	725,915

i. Expenditures are included in the Family Benefits figure.
ii. Includes expenditures on Handicapped Children's Benefits and all drug and health related costs.
iii. Includes all drug and health related costs.
iv. Represents expenditures for 1980, 1981 and 1982.
v. Represents expenditures for 1979, 1980 and 1981.
vi. Decrease from 1980-81 to 1981-82 is due to the implementation of the various Grants for Seniors programs.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.19

MANITOBA

Benefit Expenditures by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	277,622	318,237	360,801
Guaranteed Income Supplement[2]	101,240	116,468	121,873
Spouse's Allowance	9,418	10,492	11,091
Total OAS/GIS/SPA	388,279	445,197	493,765
Family Allowances	80,783	87,851	96,413
Child Tax Credit[3]	52,397	53,608	76,389[p]
Canada Pension Plan[4]	122,506	149,327	183,300
Unemployment Insurance[5]	126,309	150,354	293,117
Veterans' and Civilians' Disability Pensions[6]	39,383	42,948	47,256
War Veterans' and Civilian War Allowances[6]	13,015	15,294	16,845
Provincial Programs			
Manitoba Supplement for Pensioners	3,242	3,948	3,466
Child-Related Income Support Program	678	6,195	6,372
Social Allowances	62,425	69,520	83,555
Municipal Assistance[i]	9,055	10,660	17,555
Shelter Allowances for Family Renters	131	1,304	982
Shelter Allowances for Elderly Renters	1,689	2,569	2,524
Pensioner Homeowners' School Tax Assistance[i]	2,200[e]	2,100[e]	5,717
Pensioner Tenants' School Tax Assistance[ii]	--	718	1,731
Resident Homeowners' Tax Assistance[i]	67,389	68,222	69,508
Property Tax Credit[i]	62,200[e]	70,000[e]	75,100[e]
Cost-of-Living Tax Credit[iii]	18,100[e]	24,000[e]	25,700[e]
Workers' Compensation[i]	28,261	33,883	43,482

i. Represents expenditures for 1980, 1981 and 1982.
ii. Includes expenditures on retroactive rebates for earlier tax years.
iii. Represents expenditures for 1979, 1980 and 1981.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.20

SASKATCHEWAN

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	264,692	304,419	345,714
Guaranteed Income Supplement[2]	96,231	111,771	117,939
Spouse's Allowance	9,531	10,516	10,990
Total OAS/GIS/SPA	370,455	426,706	474,643
Family Allowances	79,765	87,364	96,238
Child Tax Credit[3]	50,393	49,679	68,530[p]
Canada Pension Plan[4]	104,711	128,030	159,434
Unemployment Insurance[5]	84,584	106,299	200,332
Veterans' and Civilians' Disability Pensions[6]	20,749	22,630	25,037
War Veterans' and Civilian War Allowances[6]	12,051	14,399	15,582
Provincial Programs			
Saskatchewan Income Plan	6,675	6,140	5,473
Family Income Plan	10,224	12,471	15,968
Saskatchewan Assistance Plan	94,171	111,435	155,135
Senior Citizens' School Tax Rebate	18,304	20,185	23,661
Saskatchewan Tax Reductions[i]	22,000[e]	22,000[e]	22,000[e]
Renters' Property Tax Rebate	4,609	5,251	8,254
Property Improvement Grant Program	42,167	43,366	44,625
Workers' Compensation[i]	39,657	49,903	55,810

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.21

ALBERTA

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	362,587	419,084	479,567
Guaranteed Income Supplement[2]	127,913	146,574	154,684
Spouse's Allowance	11,780	12,783	13,404
Total OAS/GIS/SPA	502,280	578,441	647,656
Family Allowances	172,740	195,214	223,181
Child Tax Credit[3]	81,345	81,478	123,613[p]
Canada Pension Plan[4]	166,120	203,394	255,824
Unemployment Insurance[5]	149,771	204,134	659,885
Veterans' and Civilians' Disability Pensions[6,7]	36,015	39,508	43,762
War Veterans' and Civilian War Allowances[6,7]	17,030	18,871	20,788
Provincial Programs			
Alberta Assured Income Plan	48,935	60,803	64,524
Alberta Widows' Pension[i]	--	--	--
Social Allowance	168,124	213,681	332,736
Guardian Social Allowance	1,270	1,849	2,269
Assured Income for the Severely Handicapped	26,724	46,455	59,694
Senior Citizens' Renter Assistance Grant & Widow's Renter Assistance Grant[ii]	26,464	28,330	30,757
Property Tax Reduction Benefits (Homeowner Refund only)	22,792	30,729	32,166
Senior Citizens' Home Heating Protection Program[iii]	N/A	N/A	7,603
Alberta Renter Assistance Credit[iii]	33,900[e]	36,200[e]	38,200[e]
Remote Area Heating Allowance	710	1,704	3,883
Workers' Compensation[iii]	109,668	133,032	156,607

i. Program was introduced in May 1983.
ii. Coverage was extended to Widows' Pension beneficiaries in May 1983; figures shown represent expenditures on eligible seniors only.
iii. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.22

BRITISH COLUMBIA

Benefit Expenditures by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	656,977	762,597	972,944
Guaranteed Income Supplement[2]	205,018	235,274	248,682
Spouse's Allowance	17,805	19,219	20,345
Total OAS/GIS/SPA	879,799	1,017,090	1,141,972
Family Allowances	196,651	217,954	240,528
Child Tax Credit[3]	89,075	97,930	146,205[p]
Canada Pension Plan[4]	308,549	380,357	474,435
Unemployment Insurance[5]	428,973	579,853	1,360,080
Veterans' and Civilians' Disability Pensions[6,8]	86,928	94,233	103,602
War Veterans' and Civilian War Allowances[6,8]	36,934	41,775	47,268
Provincial Programs			
GAIN for Seniors Supplement	25,101	22,238	19,780
GAIN[i]			
Basic Income Assistance	270,381	} 369,663	} 609,223
Handicapped	56,487		
Seniors 65+ (no OAS)	N/A		
Shelter Aid for Elderly Renters	7,522	7,398	8,541
Land Tax Deferment Program[ii]	3,202	5,511	8,572
Home Owner Grant	N/A	N/A	255,000
Workers' Compensation[ii]	200,975	232,319	256,828

i. Includes expenditures on health and drug costs.
ii. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.23

YUKON

Benefit Expenditures by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	1,644	1,911	2,185
Guaranteed Income Supplement[2]	661	771	867
Spouse's Allowance	66	67	87
Total OAS/GIS/SPA	2,371	2,749	3,140
Family Allowances	2,015	2,264	2,510
Child Tax Credit[3]	775	880	1,209[p]
Canada Pension Plan[4]	1,203	1,401	1,757
Unemployment Insurance[5]	6,240	8,264	17,741
Veterans' and Civilians' Disability Pensions[6,9]	--	--	--
War Veterans' and Civilian War Allowances[6,9]	--	--	--
Provincial Programs			
Income Supplement Program for Seniors	--	--	290
Social Assistance	1,575	2,094	2,629
Pioneer Utility Grant	N/A	N/A	118
Homeowners' Grant	732	768	775
Workers' Compensation[i]	1,698	2,012	1,977

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.24

NORTHWEST TERRITORIES

Benefit Expenditures
by Program

1980-81, 1981-82 and 1982-83

($000's)

Program	1980-81	1981-82	1982-83
Federal Programs*			
Basic Old Age Security Pension Only[1]	2,905	3,451	3,845
Guaranteed Income Supplement[2]	1,888	2,285	2,619
Spouse's Allowance	136	170	262
Total OAS/GIS/SPA	4,929	5,907	6,726
Family Allowances	5,300	5,893	6,633
Child Tax Credit[3]	3,123	3,470	4,545[p]
Canada Pension Plan[4]	936	1,170	1,546
Unemployment Insurance[5]	4,247	5,055	9,729
Veterans' and Civilians' Disability Pensions[6,10]	--	--	--
War Veterans' and Civilian War Allowances[6,10]	--	--	--
Provincial Programs			
Senior Citizens' Benefits	579	581	922
Social Assistance	6,974	7,420	8,742
Senior Citizens' Land Tax Relief[i]	N/A	14	18[e]
Homeowners' Tax Rebate Program[i]	N/A	201	315
Workers' Compensation[i]	2,209	2,787	3,616

i. Represents expenditures for 1980, 1981 and 1982.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Notes Regarding Federal Programs

-Tables B.13 to B.24 -

1. Represents all expenditures on the Basic OAS pension - this includes the amount of OAS paid to OAS/GIS pensioners.

2. Represents expenditures on the Guaranteed Income Supplement only.

3. Represents the value of Child Tax Credit claims allowed in respect of the 1980, 1981 and 1982 taxation years. Figures for 1982 are preliminary.

4. Represents all benefit expenditures, including lump sum death benefits.

5. Represents expenditures on all types of UI benefits, including training courses approved by the Canada Employment and Immigration Commission, benefits to year-round fishermen, to fishermen qualifying for regular benefits, to participants in work sharing (fully implemented by February 1982) and job creation projects (fully implemented by May 1982).

6. Includes payments to surviving dependents.

7. Includes expenditures in the Northwest Territories.

8. Includes expenditures in the Yukon.

9. Expenditures included in British Columbia's figures.

10. Expenditures included in Alberta's figures.

APPENDIX C

Table C.1

Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Maximum Monthly Benefits by Program
1980 to 1984

Effective Date	OAS	GIS		SPA	OAS/GIS	
		Singles and One-pensioner Families	Two-pensioner Families (each pensioner)		Singles and One-pensioner Families	Two-pensioner Families (each pensioner)
1980						
January	$182.42	$149.76	$124.52	$306.94	$332.18	$306.94
April	186.80	153.35	127.51	314.31	340.15	314.31
July[1]	191.28	192.03	148.07	339.35	383.31	339.35
October	196.83	197.60	152.36	349.19	394.43	349.19
1981						
January	202.14	202.94	156.47	358.61	405.08	358.61
April	208.20	209.03	161.16	369.36	417.23	369.36
July	214.86	215.72	166.32	381.18	430.58	381.18
October	221.74	222.62	171.64	393.38	444.36	393.38
1982						
January	227.73	228.63	176.27	404.00	456.36	404.00
April	232.97	233.89	180.32	413.29	466.86	413.29
July	239.73	240.67	185.55	425.28	480.40	425.28
October	246.92	247.89	191.12	438.04	494.81	438.04
1983						
January	251.12	252.10	194.37	445.49	503.22	445.49
February[2]	250.62	252.60	194.87	445.49	503.22	445.49
April	254.13	255.13	196.70	450.83	509.26	450.83
July	256.67	257.68	198.67	455.34	514.35	455.34
October	260.52	261.55	201.65	462.17	522.07	462.17
1984						
January	263.78	265.60	204.86	468.64	529.38	468.64

1. Effective July 1980, a $35 per month increase was added to the single GIS rate in addition to the regular cost-of-living increase. For GIS or GIS/SPA couples, the increase is equal to $17.50 per person.

2. The OAS rate was de-indexed in keeping with the federal government's restraint program ("6 and 5").

Table C.2

Federal Family Allowances and
Québec Family Allowances
Monthly Benefits per Child

1980 to 1984

	1980	1981	1982	1983	1984
Federal Rates					
Family Allowance	$21.80	$23.96	$26.91	$28.52	$29.95
Special Allowance	30.51	33.53	37.65	41.87	44.68
Alberta Configuration					
Child, 0-6 years	16.50	18.20	20.90	22.10	23.10
7-11 years	20.70	22.80	26.10	27.70	28.70
12-15 years	27.20	29.90	34.30	36.40	38.60
16-17 years	30.50	33.60	38.50	40.80	43.30
Québec Configuration					
Child, 0-11 years					
first child	13.08	14.37	16.15	17.12	17.98
second child	19.62	21.56	25.65	27.19	28.55
third child	40.28	44.27	62.43	66.18	69.49
fourth and each additional child	50.19	55.16	62.43	66.18	69.49
Child, 12-17 years					
first child	18.53	20.36	22.88	24.25	25.11
second child	25.07	27.55	32.38	34.32	35.68
third child	45.73	50.26	69.16	73.31	76.62
fourth and each additional child	55.64	61.15	69.16	73.31	76.62
Québec Family Allowances[1]					
First child	6.45	7.09	7.09	7.52	7.90
Second child	8.63	9.48	9.48	10.05	10.55
Third child	10.77	11.84	11.84	12.55	13.18
Fourth and each additional child	12.92	14.20	14.20	15.05	15.80

1. Paid on behalf of children who are not wards of the province.

Table C.3

Canada and Québec Pension Plans
Maximum Monthly Benefits
by Type of Benefit
1980 to 1984

Type of Benefit	Canada Pension Plan					Québec Pension Plan				
	1980	1981	1982	1983	1984	1980	1981	1982	1983	1984
Retirement Pension[1]	$ 244.44	$ 274.31	$ 307.65	$ 345.15	$ 387.50	$ 244.44	$ 274.31	$ 307.65	$ 345.14	$ 387.50
Disability Pension	240.58	268.64	301.42	337.46	374.50	330.11	367.04	411.92	460.30	505.57
Survivor's Pension										
(a) 65 and over	146.66	164.59	184.59	207.09	232.50	146.66	164.59	184.59	207.09	232.50
(b) 55-64[2]	148.92	165.78	186.05	208.03	229.18	238.45	264.18	296.55	330.87	420.31
(c) under 55	148.92	165.78	186.05	208.03	229.18	238.45	264.18	296.55	330.87	360.25
Combined Pension[3]	244.44	274.31	307.65	345.15	387.50	244.44	274.31	307.65	345.15	387.50
Disabled Contributor's Child's Benefit	57.25	62.91	70.68	78.60	83.87	29.00	29.00	29.00	29.00	29.00
Orphan's Benefit	57.25	62.91	70.68	78.60	83.87	29.00	29.00	29.00	29.00	29.00
Death Benefit	1,310.00	1,470.00	1,650.00	1,850.00	2,080.00	1,310.00	1,470.00	1,650.00	1,850.00	2,080.00

1. This is the maximum benefit payable at age 65. As of January 1, 1984, the Québec Pension Plan includes a flexible retirement provision. The maximum monthly pension varies from $271.25 at age 60 to $503.75 at age 70 or over.
2. Effective January 1, 1984 for the Québec Pension Plan.
3. Survivor's pension plus retirement or disability pension.

APPENDIX D

CANADA ASSISTANCE PLAN

Introduction

The Canada Assistance Plan (CAP), enacted in 1966, is administered by the Department of National Health and Welfare. CAP shares 50% of the eligible costs incurred by the provinces[1] and municipalities in providing assistance to persons in need and welfare services to those in need or likely to become in need.

The CAP program components are general assistance, homes for special care, health care, child welfare and welfare services. Eighty percent of CAP expenditures fall under its assistance provisions, which include general assistance (the cash welfare payment), care in homes for special care, certain health care costs, and the majority of child welfare expenditures. The remaining 20% are welfare services expenditures. Payments under this component support provincial administration costs (i.e. costs of administering assistance and welfare service programs) and welfare services (e.g., day care and homemaker services). The individual CAP program components are described below.

(i) General Assistance

CAP shares in the cost of general assistance which is provided by each province to persons who are in need. Assistance includes the following basic requirements: food, shelter, clothing, fuel, utilities, household supplies, and personal requirements. Assistance may also include special needs such as: items incidental to carrying on a trade or other employment; items of special need necessary for safety, well-being or rehabilitation, including essential repairs or alterations to property; items required by disabled persons; and prescribed welfare services.

(ii) Homes for Special Care

CAP shares in the cost incurred by the provinces of providing care for persons in need residing in recognized homes for special care such as homes for the aged, nursing homes, child care facilities, and hostels for battered women and children.

(iii) Health Care

CAP shares in certain health care costs, such as costs for drugs and dental care, provided they are not covered under universal health care programs of the provinces, or not block funded under the Federal-Provincial Fiscal Arrangements and Established Programs Financing Act.

(iv) Child Welfare

The majority of the expenditures in this component relate to the costs of maintaining children in foster homes.

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1. The term "provinces" includes the Yukon and Northwest Territories.

(v) Welfare Services

Welfare services include such services as day care for children; homemakers and other home support services; counselling; child welfare services; rehabilitation; and community development services.

Conditions for Cost-Sharing of General Assistance

Provincial governments are responsible for the design, comprehensiveness and the delivery of general assistance to the public. The federal government specifies conditions for cost-sharing through the CAP Act, Regulations, separate standard agreements signed with each province and program policies outlined in guidelines and notes.

Conditions for cost-sharing general assistance are:

(i) financial assistance must be provided to persons in need: these are defined as those who are found, on the basis of a needs test (see Overview to Chapter 4), to be unable to provide adequately for themselves and/or their dependents; or persons under the age of 21 years who are in the care, custody or supervision of a child welfare authority, or foster children;

(ii) provinces must agree that a period of residence in the province or in Canada will not be required as a condition of eligibility for assistance; and

(iii) provinces must establish, by law, a procedure by which applicants may appeal decisions with respect to social assistance.

In addition to the Act, Regulations and Agreements, there are several guidelines which relate specifically to general assistance. While these federal guidelines set limits which establish cost-sharing levels under CAP, the provinces may design and implement assistance programs as they deem appropriate.

The two main assistance guidelines under CAP relate to earnings exemptions/work-related expenses and liquid asset exemptions. These guidelines specify, for cost-sharing purposes, the maximum amount of employment income, allowances for work-related expenses and liquid assets which a province may exempt in arriving at the amount of benefit to be provided to an individual or family. Another assistance guideline relates to flat-rate allowances for the aged and disabled.

Expenditures

The CAP payments to provinces in 1982-83 for all components totalled $3.19 billion: of this total amount, $2.08 billion represented payments solely for general assistance. Table D.1 provides a breakdown of the general assistance payments by province.

Table D.1 **Canada Assistance Plan - General Assistance**
Federal Payments to the Provinces/Territories

1982 - 83

($000's)

Province/ Territory	Federal Payments
Newfoundland	39,550
Prince Edward Island	11,310
Nova Scotia	60,071
New Brunswick	85,099
Québec[1]	742,871
Ontario	523,533
Manitoba	47,648
Saskatchewan	66,109
Alberta	183,710
British Columbia	318,069
Yukon	1,451
Northwest Territories	4,217
Total	2,083,638

1. The federal contribution to Québec is made up of cash payments and tax point transfers.

NOTE: The above amounts reflect the payments made to the provinces/territories during the fiscal year and may include costs incurred in previous years.

APPENDIX E

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